S4325-1-U

ANNUAL REPORT

OF THE

DEPARTMENT OF BANKING AND CONSUMER FINANCE

STATE OF MISSISSIPPI

1206 Woolfolk State Office Building
P.O. Drawer 731
Jackson, Mississippi 39205-0731
Telephone: (601) 359-1031

January 1, 1984 through December 31, 1984

JEAN S. PORTER, COMMISSIONER

DEPARTMENT OF BANKING AND CONSUMER FINANCE
STATE OF MISSISSIPPI
1206 WOOLFOLK STATE OFFICE BUILDING
POST OFFICE DRAWER 731
JACKSON 39205-0731

OFFICE OF THE
COMMISSIONER

TELEPHONE 601 359-1031

To the Honorable Senate
and House of Representatives

It is a pleasure to present the following Annual Report of the Department of Banking and Consumer Finance to you pursuant to the requirements of Section 81-1-113, Mississippi Code of 1972, Annotated.

The Report reflects the operations and administrative initiatives of the Department for the calender year 1984.

Cordially,

Jean S. Porter
Commossioner

ROSTER OF COMMISSIONERS

Banking Department	
J.S. Love*	January 1, 1923 to December 31, 1934
Department of Bank Supervision	
Marion D. Brett*	December 31, 1934 to December 31, 1936
J.C. Fair*	January 1, 1937 to December 31, 1940
Sidney L. McLaurin*	January 1, 1941 to May 26, 1942
Joe W. Latham*	May 27, 1942 to September 27, 1947 (Re-appointed January 1, 1945) (Re-appointed September 27, 1947)
C.T. Johnson*	September 27, 1947 to January 31, 1955 (Re-appointed January 1, 1949) (Re-appointed January 1, 1953) (Resigned January 31, 1955)
Joe W. Latham*	January 31, 1955 to February 4, 1957 (Re-appointed January 1, 1957) (Resigned February 4, 1957)
W.P. McMullan, Jr.	February 4, 1957 to January 5, 1960 (Resigned January 5, 1960)
Robert D. Morrow	January 5, 1960 to December 30, 1960 (Resigned December 30, 1960)
Llewellyn Brown*	December 30, 1960 to January 19, 1966 (Re-appointed January 1, 1965)
O.B. Bowen, Jr.	March 9, 1966 to February 14, 1968 (Resigned February 14, 1968)
Horace Steele*	February 14, 1968 to January 2, 1973 (Re-appointed January 1, 1969)
James H. Means	January 2, 1973 to March 20, 1980
Department of Banking and Consumer Finance	
Frank C. Allen	March 21, 1980 to July 10, 1980
Alanson V. Turnbough	(Acting Commissioner) July 11, 1980 to December 14, 1980
Glenn Smith*	December 15, 1980 to March 21, 1984
Jean S. Porter	March 22, 1984

*Deceased

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BANKING FACILITIES

December 31, 1984

	STATE	NATIONAL	TOTAL
Parent Banks	119	34	153
Branch Banks	77	46	123
Branch Offices	241	270*	511
Drive-In Teller Windows	116		116
Electronic Terminals (Off Premises	20	8	28
*Includes Drive-In Teller Windows	573	358	931
Electronic Terminals (On Premises)	60	51	111

OFFICIAL ROSTER

STATE BOARD OF BANKING REVIEW

A.S. Ballard, Jr., Vice Chairman	March 24, 1985	Hernando
Charles Bannerman	March 24, 1988	Greenville
James M. Biglane, Chairman	March 24, 1989	Natchez
S.A. Hancock	March 24, 1986	Tupelo
Roger I. Martin	March 24, 1987	Purvis

STATE CREDIT UNION BOARD

Louis E. Fancher, Jr.	July 1, 1984	Greenwood
V. H. Frederic	July 1, 1987	Pascagoula
Hubert Owens	July 1, 1986	Yazoo City
Jean S. Porter, Commissioner	March 22, 1988	Jackson
Paul Slater	July 1, 1984	Pascagoula

DEPARTMENT OF BANKING AND CONSUMER FINANCE

Jean S. Porter	Commissioner	Jackson
Alanson V. Turnbough	Deputy Commissioner	Jackson
Billy P. Lane	Bond Analyst	Jackson
Helen B. Napier	Administrative Examiner	Jackson
Grace J. Ray	Banking Secretary	Jackson
N. Rosina Echols	Administrative Secretary	Jackson

STATE BANKING EXAMINERS

John S. Allison	Bank Examiner III	Jackson
Ronald L. Bailey	Bank Examiner II	Kosciusko
Ronald W. Bond	Bank Examiner III	Clinton
Theresa L. Brady	Bank Examiner I	Columbus
David M. Brooks	Bank Examiner II	Walnut Grove
Stanley W. Cunningham	Bank Examiner II	Louisville
Glenn G. Driskell	Bank Examiner I	Brookhaven
Newton E. Ford	Bank Examiner III	Brandon
Gregory L. Goldberg	Bank Examiner I	Jackson
John R. Jackson	Bank Examiner III	Jackson
Lisa L. Lion	Bank Examiner I	Jackson
John C. Mobley, Jr.	Bank Examiner I	Jackson
Jerry W. Ray	Bank Examiner III	Louisville
Roger L. Sinclair	Bank Examiner I	Jackson
Cheryl A. Sorrels	Bank Examiner I	Jackson
William E. Stone	Bank Examiner III	Meridian
Billy M. Tannehill	Bank Examiner III	Jackson
Ted S. Warren	Bank Examiner III	Jackson

STATE BANK EXAMINERS (SMALL LOAN)

John R. Childress	Small Loan Examiner III	Flora
Terry E. Dodgen	Credit Union Examiner III	Brandon
Hayward L. Harmon	Small Loan Examiner II	Batesville
James R. Harrison	Credit Union Examiner III	Columbus
John T. Miller	Small Loan Examiner III	Jackson
Clark Simmons, Jr.	Small Loan Examiner III	McComb

STATUTORY AUTHORITIES

Mississippi Code of 1972

Banks	Sections 81-1-1, et seq.
Check Sales Act	Sections 75-15-1, seq.
Credit Unions	Sections 81-13-1, et seq.
Lenders Licensed under the Small Loan Regulatory and Small Loan Privilege Tax Acts	Sections 75-67-101, et seq. Sections 75-67-201, et seq.
Motor Vehicle Finance Act	Sections 63-19-1, et seq.
Trust Companies	Sections 83-3-3, et seq.

BANK CHANGES - 1984

Broad Avenue Electronic Terminal, 1220 Broad Avenue, Gulfport, an off premise electronic terminal of Merchants Bank & Trust Company, Bay St. Louis, opened for business, January 16, 1984.

United Southern Interim Bank, Clarksdale, merged with and under the charter of the United Southern Bank, Clarksdale, effective at the close of business, January 30, 1984.

Gunnison Branch Office, Gunnison, a branch office of The Valley Bank, Rosedale, discontinued operations at the close of business, February 15, 1984.

The purchase of the assets of and assumption of the liability to pay deposits made in the Canton, Liberty Street, Ridgeland and Country Club Village branches of The Mississippi Bank, Jackson, by the Merchants and Farmers Bank, Kosciusko, was consummated at the close of business, February 23, 1984.

Union Branch Office, Union, a branch office of The Citizens Bank of Philadelphia, Philadelphia, converted to a branch bank, March 14, 1984.

West Branch Office, State Highway 513, Stonewall, a branch office of Southeast Mississippi Bank, Quitman, opened for business, March 20, 1984.

East Side Terminal, Norwood Street and Highway 278 East, Amory, an off premise electronic terminal of The Peoples Bank & Trust Company, Tupelo, opened for business, March 26, 1984.

Triangle Terminal, Market, Main and First Streets, Booneville, an off premise electronic terminal of The Peoples Bank & Trust Company, Tupelo, opened for business, March 26, 1984.

The purchase of the assets of and assumption of the liability to pay deposits made in the Bassfield Branch of the First Mississippi National Bank, Hattiesburg, and to establish the Bassfield Branch as a branch bank of South Mississippi Bank, Prentiss, was consummated at the open of business, March 30, 1984.

Bank of Hazlehurst, Hazlehurst, converted to a national banking association at the open of business, April 2, 1984.

Bank of Mississippi, Booneville, a branch bank of the Bank of Mississippi, Tupelo, converted to a branch office effective April 4, 1984.

Bank of Mississippi, Ecru, a branch bank of the Bank of Mississippi, Tupelo, converted to a branch office effective April 4, 1984.

Brookway Branch Office, 750 Brooway Boulevard, Brookhaven, a branch office of First Bank, McComb, opened for business, April 9, 1984.

Aberdeen Branch Office, 109 West Commerce Street, Aberdeen, a branch office of The Peoples Bank & Trust Company, Tupelo, opened for business, April 9, 1984.

Bayou View Branch Office, 76 B - 48th Street, Gulfport, a branch office of Hancock Bank, Gulfport, opened for business, April 23, 1984.

Planters Plus, 507 Highway 82 East, Indianola, an off premise electronic terminal of the Planters Bank and Trust Company, Ruleville, opened for business, April 30, 1984.

Bank of Mississippi, Aberdeen, a branch bank of the Bank of Mississippi, Tupelo, converted to a branch office effective May 2, 1984.

Tallahatchie County Interim Bank, Charleston, merged with and under the charter of the Tallahatchie County Bank, Charleston, effective at the close of business, May 30, 1984.

The Mississippi Bank, Jackson, was closed May 11, 1984. The deposit liabilities of the bank were assumed by the Grenada Bank, Grenada, May 11, 1984.

The purchase of the assets of and assumption of the liability to pay deposits made in the Louisville branches of the First United Bank, Bay Springs, by the Bank of Mississippi, Tupelo, was consummated at the open of business, May 29, 1984.

William Teller, Highway 45 North, Aberdeen, an off premise electronic terminal of The Peoples Bank & Trust Company, Tupelo, opened for business, June 20, 1984.

The First National Bank of Greenville, Greenville, merged with and under the charter of the Grenada Bank, Grenada, effective at the close of business, June 29, 1984.

The purchase of the assets of and assumption of the liability to pay deposits made in the Olive Branch branch of the Bank of Mantee, Mantee, by the United Southern Bank, Clarksdale, was consummated at the open of business, July 2, 1984.

Panola County Bank, Sardis, merged with an under the charter of The Peoples Bank & Trust Company, Tupelo, effective at the close of business, July 2, 1984.

Commercial Bank, Woodville, changed the domicile of the bank from Bank Street to Royal Oak Street, both locations within Woodville, effective July 16, 1984.

Edgewater Branch Office, 4501 Pass Road at Edgewater Gulf Drive, Biloxi, a branch office of the Jefferson Bank, Biloxi, opened for business, August 27, 1984.

Alcorn Bank and Trust Company, Corinth, merged with and under the charter of The Peoples Bank & Trust Company, Tupelo, effective at the close of business, August 31, 1984.

Florence Branch Office, Route 4, Highway 49 South, Florence, a branch office of Rankin County Bank, Brandon, opened for business, September 11, 1984.

Courthouse Road Drive-In, Courthouse Road, Gulfport, a drive-in teller window of the Merchants Bank & Trust Company, Bay St. Louis, opened for business, September 28, 1984.

Merchants and Planters Bank, Hazlehurst, merged with and under the charter of the First National Bank of Jackson, Jackson, effective at the close of business, September 29, 1984.

State Guaranty Bank, Magee, merged with and under the charter of the First National Bank of Jackson, Jackson, effective at the close of business, September 29, 1984.

Bank of Olive Branch, Olive Branch, a branch office of The Hernando Bank, Hernando, changed the domicile of the branch office from 7475 Germantown Road to 9039 Pigeon Roost Avenue, both locations within Olive Branch, October 1, 1984.

First State Interim Bank, Holly Springs, merged with and under the charter of the First State Bank, Holly Springs, effective at the open of business, October 1, 1984.

Traceway Motor Branch, Kosciusko, a drive-in teller window of the Merchants and Farmers Bank, Kosciusko, discontinued operations at the close of business, October 5, 1984.

Sallis Branch Office, Sallis, a branch office of the Merchants and Farmers Bank, Kosciusko, discontinued operations at the close of business, October 5, 1984.

Thomastown Branch Office, Thomastown, a branch office of the Merchants and Farmers Bank, Kosciusko, discontinued operations at the close of business, October 5, 1984.

Hancock Interim Bank, Gulfport, merged with and under the charter of Hancock Bank, Gulfport, effective at the close of business, October 22, 1984.

Broad Avenue Handy Bank, 1105½ Broad Avenue, Gulfport, an off premise electronic terminal of Hancock Bank, Gulfport, opened for business October 11, 1984.

The Merchants and Farmers Bank, Meridian, merged with and under the charter of the Deposit Guaranty National Bank, Jackson, at the close of business, November 30, 1984.

Citizens Interim Bank, Coldwater, merged with and under the charter of the Citizens Bank, Coldwater, effective at the close of business, December 28, 1984.

Bank of Crenshaw, Crenshaw, merged with and under the charter of the State Bank of Como, Como, effective at the close of business, December 31, 1984.

Ocean Springs Branch Office, U.S. Highway 90, Ocean Springs, a branch office of The Peoples Bank of Biloxi, Biloxi, opened for business, December 31, 1984.

MAINTENANCE

State Treasury - Balance December 31, 1983			$ 308,130.31
Income:			
Bank Assessments	$ 1,582,298.80		
Branch Applications—Mergers	27,550.00		
Bank Applications	1,500.00		
Special Examinations	1,748.70	1,613,097.50	
Credit Union - Annual Fees	4,373.50		
Credit Union - Examinations	49,282.85	53,656.35	
Call Reports	329.60		
Copies Materials	35.00		
Refunds - Telephone	268.89		
Refunds - Travel (Turnbough)	350.00		
Refunds - Travel (Porter)	110.00		
Refunds - Tax on Equipment	6.20		
Refunds - Office Supplies	416.12		
Cancelled Warrant	12.15	1,527.96	
TOTAL INCOME			1,668,281.81
			1,976,412.12
Disbursements:			
Salaries - Commissioner	45,683.04		
Salaries Examiners	644,587.01		
Per Diem - Banking Board	800.00		
Social Security	47,862.97		
Retirement	60,153.66		
Employment Security	3,540.00		
Group Insurance	17,413.34		
Workmen's Compensation	4,537.30		
Tuition	1,015.00	825,592.32	
Travel - Banking Board	2,209.98		
Travel - Commissioner	8,960.55		
Travel - Examiners	267,242.82		
Travel - Out of State	7,433.00	285,846.35	
Postage	8,199.62		
Telephone	18,122.09		
Subscription - Dues	8,706.40		
Legal Notice	391.52		
Court Reporter	1,540.00		
Freight & Storage	1,062.69	38,022.32	
Repairs to Equipment	3,895.90		
Rent - Office	33,180.00*		
Rent - Equipment	14,584.98		
Tax on Rental Equipment	9.50	51,670.38	
Bond Premiums	905.00		
Legal Fees	5,613.45		
Legal Documents	119.00		
Personnel Board	1,897.00		
Audit (Dept. of Audit)	2,475.00	11,009.45	

Printing Annual Report	2,335.70		
Office Supplies	8,704.67		
Other Office Supplies	4,051.11	** 15,091.48	
Coffee	219.60		
Plants and Flowers	142.31	361.91	
Equipment		840.00	
TOTAL DISBURSEMENTS			1,228,434.21
State Treasury - Balance December 31, 1984			$747,977.91

*Rental for year 22,180.00 - pre-paid rental for January 1 - June 30, 1985 - $11,000.00
**Supplies and equipment not required to be capitalized (cost per item under $100.)

MOTOR VEHICLE

State Treasury - Balance December 31, 1983			$ 64,781.49
Income:			
Licenses	$ 22,500.00		
Examination Fees	8,286.00	30,786.00	
		95,567.49	
Disbursements:			
Salaries	22,582.92		
Social Security	1,580.76		
Retirement	1,976.04		
Group Insurance	656.32		
Employment Security	60.00		
Workmen's Comp	129.34	26,985.38	
Travel		5,878.63	
Office Supplies		138.93	
Personnel Board		70.00	
Equipment		167.00	
TOTAL DISBURSEMENTS			$33,239.94
State Treasury - Balance - December 31, 1984			$62,327.55

SMALL LOANS

State Treasury - Balance December 31, 1983			$ 235,867.03
Income:			
Licenses - Lenders		$ 147,000.00	
Penalty		1,650.00	
Examination Fees		61,142.00	
Licenses - Sale of Checks		7,550.00	
Copies of Statements		13.50	217,355.50
			453,222.53
Disbursements:			
Salaries	126,063.48		
Social Security	8,824.44		
Retirement	11,030.63		
Group Insurance	2,672.40		
Employment Security	240.00		
Workmen's Comp	517.36	149,348.31	
Travel		41,147.66	
Subscriptions and Dues		200.00	
Office Supplies		161.39	
Office Rent		12,352.50*	
Personnel Board		281.00	
Storage of Records		120.00	
Equipment		350.00	203,960.86
State Treasury - Balance - December 31, 1984			$249,261.67

*Rental for year $8,000.00 - prepaid rental for January 1 - June 30, 1985 - $4,352.50

SALARIES — TRAVEL

	SALARIES	TRAVEL
John S. Allison	$ 32,329.80	$ 15,365.23
Ronald L. Bailey	23,730.84	12,909.85
Ronald W. Bond	30, 138.36	11,755.97
Theresa L. Brady	17,323.32	13,545.40
David M. Brooks	24,690.96	12,778.48
John R. Childress	32,329.80	10,598.48
Stanley Cunningham	23,730.84	12,853.12
Terry E. Dodgen	27,842.52	10,377.61
Glenn Driskell	16,154.52	12,952.72
N. Rosina Echols	2,400.22	
Newton E. Ford	30,451.44	12,922.61
Greg Goldberg	21,476.76	12,015.08
Hayward Lee Harmon	22,582.92	10,019.39
James R. Harrison	28,969.56	12,982.05
John R. Jackson	30,451.44	12,376.61
Billy P. Lane	32,329.80	220.72
Lisa L. Lion	20,433.12	10,814.41
Mike McAdory	15,541.76	9,651.18
Melanie A. McCoy	10,770.06	
John T. Miller	30,451.44	10,765.02
John C. Mobley, Jr.	18,492.12	12,499.63
Helen B. Napier	34,312.68	3,233.39
Jean S. Porter	31,840.99	8,785.55
Grace Ray	22,687.20	
Jerry W. Ray	27,842.52	13,539.49
Clark Simmons, Jr.	28,969.56	13,116.01
Roger L. Sinclair	21,476.76	12,782.32
Glenn Smith	13,706.83	175.00
Cheryl Sorrels	16,154.52	12,758.85
W. E. Stone	32,329.80	11,843.56
Billy M. Tannehill	32,329.80	10,574.41
Robert M. Arentson (Attorney General's Office)		1,085.00
Alanson V. Turnbough	38,883.48	3,556.81
Ted S. Warren	32,329.80	11,165.69
Philip J. Zuccaro	13,175.09	10,653.02
TOTAL	$838,669.63	$330,662.66
Maintenance	$690,023.23	$283,636.37
Motor Vehicle	22,582.92	5,878.63
Small Loan	126,063.48	41,147.66
TOTAL	$838,669.63	$330,662.66

Conference/ Convention	Location	Staff Attending	Total Cost
Credit Union Convention	Biloxi	Jean Porter	317.59
		Helen Napier	205.35
Mississippi Bankers Convention	Biloxi	Jean Porter	300.65
		Billy Lane	197.72
Federal Reserve Conference	Atlanta	Jean Porter	267.00
		Alanson Turnbough	267.00
		John Allison	267.00
CSBS Legislative Meeting	Washington	Jean Porter	1,212.45
Miss. Bankers Legislative Meeting	Washington	Jean Porter	1,217.00
Meetings with Federal Reserve and FDIC	Washington	Jean Porter	735.45
Chief Executive Officers Conference	Williamsburg, VA	Jean Porter	844.34
Miss. Consumer Finance Convention	Biloxi	Jean Porter	132.60
		Helen Napier	256.40
		J. R. Childress	323.00
		John T. Miller	334.10
		Clark Simmons	315.00
American Financial Services Association/National Association Consumer Credit Administration	Los Angeles, Calif.	Helen Napier	1,066.65
Liaison Conference AFSA/NACCA	Palm Springs, Calif.	Helen Napier	488.00
CSBS Dist. III Meeting	Asheville, NC	Jean Porter	958.38
		Alanson Turnbough	1,093.00
		John Allison	1,093.00
American Bankers Convention	New York	Jean Porter	1,430.89
		John Allison	1,469.00
National Association of Credit Union Supervisors	Lake Tahoe, Nev.	Helen Napier	1,555.94

ANNUAL REPORT

PARTICIPATION BY EXAMINERS IN BANK EXAMINATIONS AND SURVEYS

Examiner	Bank Examinations	Other Examinations	Surveys
Allison, John S.	25	15	
Bailey, Ronald L.	48		
Bond, Ronald W.	50		
Brady, Theresa L.	48		
Brooks, David M.	37		
Cunningham, Stanley W.	45		
Driskell, Glenn G.	47		
Ford, Newton E.	47	2	
Goldberg, Gregory L.	48		
Jackson, John R.	40		
Lion, Lisa L.	40		
McAdory, Michael	40		
Mobley, John C., Jr.	42		
Ray, Jerry W.	34		
Sinclair, Roger L.	46		
Sorrels, Cheryl A.	48		
Stone, William E.	47		1
Tannehill, Billy M.	28	2	
Warren, Ted S.	41		
Zuccaro, Phillip J.	37		1

BANKING EXAMINERS SCHOOLS

Conference of State Bank Supervisors
Bank Auditors EDP Conference, Memphis, Tennessee, October, 1984

Lisa L. Lion
Jean S. Porter

Louisiana State University School of Banking of the South
Baton Rouge, Louisiana

David M. Brooks	Application for 1985 Class	15.00
Jerry W. Ray	Registration Fee	1000.00

REPORT OF CONDITION

December 31, 1984

	State Banks	National Banks	Total
Number of Banks	119	34	153
Number of Branches	453	325	778
ASSETS			
Cash and balances due from depository institutions			
a. Noninterest-bearing balances and currency coin	460,693	580,424	1,041,117
b. Interest-bearing balances	155,778	245,532	401,310
Securities	2,880,181	2,081,861	4,962,042
Federal funds sold and securities purchased under agreements to resell	275,559	342,014	617,573
Loans and lease financing receivables:			
a. Loans and leases, net of unearned income	4,004,645	3,957,545	7,962,190
b. LESS: Allowance for loan and lease losses	(48,144)	(54,781)	(102,925)
c. LESS: Allocated transfer risk reserve			
d. Loans and leases, net of unearned income, allowance, and reserve	3,956,501	3,902,764	7,859,265
Assets held in trading accounts	227	2,580	2,807
Premises and fixed assets (including capitalized leases)	176,167	158,079	334,246
Other real estate owned	29,525	34,033	63,558
Investments in unconsolidated subsidiaries and associated companies	1,684	247	1,931
Customers' liability to this bank on acceptances outstanding	146	14,707	14,853
Intangible assets	6,426	20,759	27,185
Other assets	206,555	160,284	366,839
TOTAL ASSETS	8,149,442	7,543,284	15,692,726
LIABILITIES			
Deposits			
a. In domestic offices	1,322,672	1,420,892	2,743,564
(1) Noninterest-bearing	5,886,244	4,753,940	10,640,184
(2) Interest-bearing			
b. In foriegn offices, Edge and Agreement subsidiaries, and IBFs			
(1) Noninterest-bearing			
(2) Interest-bearing		12,525	12,525
Federal funds purchased and securities sold under agreements to repurchase	74,590	663,844	738,434
Demand notes issued to the U.S. Treasury	13,194	32,135	45,329
Other borrowed money	57,492	40,436	97,928
Mortgage indebtedness and obligations under capitalized leases	12,575	2,908	15,483
Bank's liability on acceptances executed and outstanding	396	14,707	15,103
Notes and debentures subordinated to deposits	3,607	10,350	13,957
Other liabilities	128,098	91,335	219,433
TOTAL LIABILITIES	7,498,868	7,043,072	14,541,940
Limited-life preferred stock			

EQUITY CAPITAL			
Perpetual preferred stock	1,074		1,074
Common stock	72,072	52,337	124,379
Surplus	529,576	402,613	932,189
Undivided profits and capital reserves	47,882	45,262	93,144
Cumulative foreign currency translation adjustments			
TOTAL EQUITY CAPITAL	650,574	500,212	1,150,786
TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK, AND EQUITY CAPITAL	8,149,442	7,543,284	15,692,726

CONSOLIDATED REPORT OF INCOME — ALL STATE BANKS

December 31, 1984

(In Millions of Dollars)

1.	INTEREST INCOME:	
	(a) Interest and fee income on loans:	
	(1) Real estate loans	198,968
	(2) Installment loans	132,645
	(3) Credit cards and related plans	75,773
	(4) Commercial (time and demand) and all other loans	73,452
	(b) Interest income on balances due from depository institutions	19,067
	(c) Interest and dividend income on securities	312,717
	(d) Interest income on federal funds sold and securities purchased under agreements to resell	16,414
	(e) Total interest income (sum of items 1a through 1d)	829,036
2.	INTEREST EXPENSE:	
	(a) Interest on deposits:	
	(1) Interest on time certificates of deposit of $100,000 or more	91,738
	(2) Interest on other deposits	415,523
	(b) Expense of federal funds purchased and securities sold under agreements to repurchase	26,982
	(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	5,397
	(d) Total interest expense (sum of items 2a through 2c)	539,640
3.	Net interest income (item 1e minus 2d)	289,396
4.	Provision for loan and lease losses	31,202
5.	Noninterest income	70,588
6.	Gains (losses) on securities not held in trading accounts	4,844
7.	Noninterest expense	255,703
8.	Income (loss) before income taxes and extraordinary items and other adjustments (sum of items 3 through 7)	77,923
9.	Applicable income taxes (on item 8)	3,381
10.	Income (loss) before extraordinary items and other adjustments (item 8 minus 9)	74,542
11.	Extraordinary items and other adjustments, net on income	(43)
12.	Net income (loss) (sum of items 10 and 11)	74,499

TOTAL ASSETS OF INDIVIDUAL NATIONAL BANKS INCLUDING BRANCHES

December 31, 1984
(In Millions of Dollars)

Biloxi	Metropolitan National Bank	21,104
Clarksdale	First National Bank of Clarksdale	67,943
Cleveland	First National Bank of Bolivar County	17,578
Columbus	First Columbus National Bank	132,772
Corinth	National Bank of Commerce of Corinth	75,890
Gulfport	Gulf National Bank	69,630
Hattiesburg	First Mississippi National Bank	352,074
Hazlehurst	Copiah Bank, N.A.	58,669
Hernando	First National Bank of DeSoto County	35,434
Iuka	First American National Bank of Iuka	33,577
Jackson	Consumer National Bank	9,507
Jackson	Deposit Guaranty National Bank	2,582,827
Jackson	First National Bank of Jackson	1,863,512
Jackson	Great Southern National Bank	218,355
Laurel	The Commercial National Bank and Trust Company	156,462
Lexington	First National Bank of Holmes County	60,390
Lucedale	First National Bank of Lucedale	25,691
Meridian	The Citizens National Bank of Meridian	171,424
Natchez	Britton & Koontz First National Bank	87,424
New Albany	First National Bank	113,403
Newton	First National Bank of Newton	25,348
Ocean Springs	First National Bank of the South	87,672
Oxford	The First National Bank of Oxford	49,757
Pascagoula	Citizens National Bank	33,283
Picayune	First National Bank of Picayune	46,883
Pontotoc	The First National Bank of Pontotoc	67,723
Rosedale	First National Bank	14,025
Starkville	National Bank of Commerce of Mississippi	268,652
Tupelo	First Citizens National Bank	209,842
Union	Peoples Bank of Mississippi, N.A.	232,569
Vicksburg	First National Bank of Vicksburg	173,286
Vicksburg	Merchants National Bank	117,724
West Point	The First National Bank of West Point	45,882
Wiggins	First National Bank of Wiggins	17,080
		7,543,284

TOTAL ASSETS OF INDIVIDUAL STATE BANKS INCLUDING BRANCHES

December 31, 1984
(In Millions of Dollars)

Amory	Security Bank of Amory	57,311
Anguilla	Bank of Anguilla	42,835
Baldwyn	Farmers and Merchants Bank	36,883
Batesville	Batesville Security Bank	68,040
Bay St. Louis	Merchants Bank & Trust Co.	188,239
Bay Springs	First United Bank	41,327
Bay Springs	Jasper County Bank	115,953
Belzoni	Citizens Bank & Trust Company	64,727
Belzoni	Guaranty Bank and Trust Company	6,248
Benoit	Bank of Benoit	21,836
Biloxi	Jefferson Bank	123,624
Biloxi	The Peoples Bank of Biloxi	3,033
Bolton	The Merchants Bank	141,893
Brandon	Rankin County Bank	135,805
Brookhaven	Brookhaven Bank and Trust Company	46,517
Brookhaven	State Bank & Trust Company	16,224
Bruce	Farmers and Merchants Bank	17,551
Byhalia	Citizens Bank	25,666
Carthage	Bank of Central Mississippi	71,357
Carthage	The Carthage Bank	297,933
Charleston	Tallahatchie County Bank	297,933
Clarksdale	United Southern Bank	84,358
Cleveland	The Cleveland State Bank	18,960
Coldwater	Citizens Bank	19,845
Collins	Covington County Bank	24,970
Collins	State Bank and Trust Company	76,695
Columbia	The Citizens Bank	68,094
Columbus	Merchants and Farmers Bank	17,574
Como	State Bank of Como	94,186
Corinth	The Security Bank	6,590
Crystal Springs	Bank of the South	36,654
DeKalb	Commercial Bank of DeKalb	13,569
Duck Hill	Duck Hill Bank	13,905
Edwards	The Bank of Edwards	55,242
Ellisville	Merchants and Manufacturers Bank of Ellisville	16,850
Falkner	The Bank of Falkner	6,348
Fayette	The Jefferson County Bank	26,443
Flora	Bank of Flora	51,239
Forest	The Bank of Forest	48,169
Forest	Farmers and Merchants Bank	38,176
Foxworth	Foxworth Bank	24,209
Fulton	Tombigbee Bank & Trust Company	60,343
Greenwood	Bank of Commerce	914,620
Grenada	Grenada Bank	19,130
Gulfport	First State Bank	568,848
Gulfport	Hancock Bank	68,348
Hernando	The Hernando Bank	37,117
Hollandale	Bank of Hollandale	32,393
Holly Springs	Bank of Holly Springs	34,561
Holly Springs	First State Bank	

Holly Springs	Merchants & Farmers Bank of Holly Springs	26,992
Indianola	The Bank of the Delta	11,408
Indianola	Peoples Bank of Indianola	48,306
Iuka	The Iuka Guaranty Bank	49,611
Kilmichael	Bank of Kilmichael	20,642
Kosciusko	Merchants and Farmers Bank	187,788
Laurel	Bank of Laurel	61,772
Leland	The Bank of Leland	39,132
Lexington*	Holmes County Bank & Trust Company	41,718
Lucedale	Bank of Lucedale	50,920
Macon	The Merchants & Farmers Bank	51,440
Magee	Bank of Simpson County	30,963
Mantee	The Bank of Mantee	20,656
Marks	Citizens Bank & Trust Company of Marks	36,260
McComb	First Bank	174,068
Meadville	Bank of Franklin	49,710
Mendenhall	Peoples Bank	50,765
Morton	Bank of Morton	40,909
Morton	Citizens Bank and Trust Company	18,435
Moss Point	The American Bank of Jackson County	4,752
Moss Point	Pascagoula-Moss Point Bank	126,556
Mount Olive	Mount Olive Bank	36,450
Natchez	First Natchez Bank	65,950
New Albany	Bank of New Albany	84,877
New Augusta	Perry County Bank	18,796
Newton	Newton County Bank	65,912
North Carollton	Peoples Bank & Trust Company	9,005
Oakland	Bank of North Mississippi	22,266
Okolona	The Bank of Okolona	20,436
Pascagoula	Merchants & Marine Bank	111,973
Philadelphia	Bank of Philadelphia	45,439
Philadelphia	The Citizens Bank of Philadelphia	77,286
Port Gibson	The Mississippi Southern Bank	22,438
Port Gibson	Port Gibson Bank	41,763
Prentiss	South Mississippi Bank	69,139
Purvis	Lamar County Bank	42,439
Quitman	Southeast Mississippi Bank	52,807
Raleigh	The Bank of Raleigh	29,843
Raymond	Merchants and Planters Bank	18,794
Richton	Richton Bank and Trust Company	30,103
Ripley	The Peoples Bank	99,557
Rosedale	The Valley Bank	15,556
Ruleville	Bank of Ruleville	15,139
Ruleville	Planters Bank and Trust Company	83,729
Louisville*	Citizens Bank & Trust Company	47,245
Sardis	Bank of Sardis	20,311
Senatobia	Peoples Bank of Senatobia	47y,392
Senatobia	Senatobia Bank	39,083
Shelby	The Bank of Bolivar County	10,838
Starkville	Security State Bank	137,778
Stonewall	The Stonewall Bank	8,513
Taylorsville	Smith County Bank	36,563
Tunica	Planters Bank	37,509
Tunica	Tunica County Bank	23,848
Tupelo	Bank of Mississippi	573,629
Tupelo	The Peoples Bank & Trust Company	363,393
Tylertown	Walthall Citzens Bank	24,080

Vicksburg	The American Bank	41,885
Walnut	The Bank of Walnut	10,062
Walnut Grove	Bank of Walnut Grove	17,646
Water Valley	Bank of Water Valley	45,025
Water Valley	The Mechanics Savings Bank of Water Valley	40,116
Waynesboro	First State Bank	97,858
Webb	The Bank of Webb	4,707
Wiggins	Bank of Wiggins	39,861
Winona	Bank of Winona	38,616
Winona	Merchants and Farmers Bank of Winona	22,195
Woodville	Commercial Bank	25,177
Yazoo City	Bank of Yazoo City	65,961
		8,149,442

ONE-BANK HOLDING COMPANIES - STATE

Bank	Holding Company	Approval Date
First United Bank Bay Springs	First United Financial Corporation Bay Springs	November 2, 1979
Jasper County Bank Bay Springs	The Magnolia State Corporation Bay Springs	August 27, 1982
Citizens Bank & Trust Company Belzoni	Citizens Financial Corporation Belzoni	December 18, 1981
Guaranty Bank and Trust Company Belzoni	Guaranty Capital Corporation Belzoni	November 9, 1981
Jefferson Bank	First Jefferson Corporation	August 13, 1981

Biloxi	Biloxi	
Rankin County Bank	Rankin Commerce Corporation	November 13, 1984
Brandon	Brandon	
Brookhaven Bank and Trust Company	Brookhaven Financial Corporation	November 19, 1981
Brookhaven	Brookhaven	
State Bank & Trust Company	State Capital Corporation	December 24, 1981
Brookhaven	Brookhaven	
Citizens Bank	Marshall Financial Corporation	October 24, 1984
Byhalia	Byhalia	
The Carthage Bank	The Sasser Corporation	December 26, 1980
Carthage	Carthage	
Tallahatchie County Bank	Tallahatchie Holding Company	January 13, 1984
Charleston	Charleston	
United Southern Bank	United Southern Corporation	November 28, 1983
Clarksdale	Clarksdale	
Citizens Bank	Tate Financial Corporation	October 2, 1984
Coldwater	Coldwater	
State Bank of Como	SBS Financial Corporation	December 30, 1982
Como	Como	
The Security Bank	Second Security Corporation	May 8, 1980
Corinth	Corinth	
Commercial Bank of DeKalb	Commercial Capital Corporation	August 20, 1984
DeKalb	DeKalb	
Merchants and Manufacturers Bank of Ellisville	M & M Financial Corporation	July 1, 1978
Ellisville	Ellisville	
The Bank of Falkner	Falkner Capital Corporation	October 22, 1982
Falkner	Falkner	
The Bank of Forest	First Forest Corporation	August 17, 1983
Forest	Forest	
Farmers and Merchants Bank	Farmers and Merchants Corporation	February 9, 1978
Forest	Forest	
Foxworth Bank	Foxworth Corporation	July 6, 1982
Foxworth	Foxworth	
First State Bank	First State Financial Corporation	November 10, 1980
Gulfport	Gulfport	
Hancock Bank	Hancock Holding Company	May 30, 1984
Gulfport	Gulfport	
The Hernando Bank	Gateway Capital Corporation	June 17, 1982
Hernando	Hernando	
First State Bank	First State Capital Corporation	April 16, 1984
Holly Springs	Holly Springs	
Peoples Bank of Indianola	Peoples Bank of Indianola, Inc.	May 16, 1979
Indianola	Indianola	
Merchants and Farmers Bank	First M & F Corporation	October 11, 1979
Kosciusko	Kosciusko	

Holmes County Bank & Trust Company Lexington	Holmes County Capital Corporation Lexington	November 29, 1981
Bank of Simpson County Magee	Magnolia State Capital Corporation Magee	December 30, 1982
The Bank of Mantee Mantee	Colonial Capital Corporation Mantee	July 7, 1982
First Bank McComb	First Southwest Corporation McComb	October 16, 1981
Citizens Bank and Trust Company Morton	Central Capital Corporation Morton	April 16, 1982
Mount Olive Bank Mount Olive	Citizens Capital Corporation Mount Olive	February 12, 1980
First Natchez Bank Natchez	Southwest Security, Inc. Natchez	December 12, 1980
Bank of Philadelphia Philadelphia	Philadelphia Capital Corporation Philadelphia	May 12, 1982
The Citizens Bank of Philadelphia Philadelphia	Citizens Holding Company Philadelphia	May 14, 1982
Port Gibson Bank Port Gibson	Port Gibson Capital Corporation Port Gibson	November 16, 1981
South Mississippi Bank Prentiss	South Mississippi Capital Corporation Prentiss	April 4, 1983
Southeast Mississippi Bank Quitman	Southeast Mississippi Corporation Quitman	December 2, 1983
The Peoples Bank Ripley	The Peoples Corporation Ripley	October 28, 1981
The Valley Bank Rosedale	Valley Capital Corporation Rosedale	May 21, 1982
Planters Bank & Trust Company Ruleville	Planters Holding Company Ruleville	January 8, 1981
Peoles Bank of Senatobia Senatobia	Peoples Commercial Services Corporation Senatobia	March 7, 1983
Security State Bank Starkville	Security Financial Corporation Starkville	April 25, 1983
Bank of Mississippi Tupelo	Bancorp of Mississippi, Inc. Tupelo	April 9, 1982
The Peoples Bank & Trust Company Tupelo	The Peoples Holding Company Tupelo	April 22, 1983

Walthall Citizens Bank Tylertown	Wathall Capital Group, Inc. Tylertown	March 11, 1983
First State Bank Waynesboro, Waynesboro	First State Corporation	June 18, 1982
Bank of Yazoo City Yazoo City	Yazoo Capital Corporation Yazoo City	April 30, 1982

TRUST COMPANIES

(Section 81-3-3, Mississippi Code of 1972)

Jackson	First Trust Company (Inactive)
Jackson	Guardian Trust Company

BANK SECURITIES CORPORATIONS

(Section 81-5-29, Mississippi Code of 1972)

Bay Springs	Bay Springs Bank Securities Corporation (Chartered July 10, 1980)
Gulfport	Hancock Bank Securities Corporation (Chartered December 17, 1936)
Jackson	Magnolia Bank Securities Corporation (Chartered September 27, 1979) (Dormant)
Mantee	Mantee Bank Securities Corporation (Chartered July 11, 1984)
Meridian	First United BankSecurities Corporation (Chartered October 29, 1979)
Newton	Newton County Bank Securities Corporation (Chartered January 28, 1936)
Tupelo	Tupelo Bank Securities Corporation (Chartered February 14, 1936) (Dormant)

LIST OF ALL STATE AND NATIONAL BANKS, BRANCHES

ALPHABETIZED BY COUNTIES AND CITIES WITHIN COUNTIES

December 31, 1984

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Adams	Natchez	Britton & Koontz First National Bank	3
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	5
		First Natchez Bank	2
Alcorn	Corinth	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1
		National Bank of Commerce of Corinth	3
		The Peoples Bank & Trust Company Branch Bank, The Peoples Bank & Trust Company, Tupelo	
		The Security Bank	4
	Rienzi	Rienzi Branch Office Branch, The Security Bank, Corinth	
Amite	Gloster	Amite County Bank Branch, First National Bank of Jackson, Jackson	
	Liberty	Amite County Bank Branch, First National Bank of Jackson Jackson	
		Liberty Branch Office Branch, First Bank, McComb	
Attala	Ethel	Ethel Branch Office Branch, Merchants and Farmers Bank, Kosciusko	
	Kosciusko	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	1
		Merchants and Farmers Bank	2
		Peoples Bank of Mississippi, N.A. Branch, Peoples Bank of Mississippi, N.A., Union	1

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Benton	Ashland	First National Bank Branch, First National Bank, New Albany	
		Merchants & Farmers Bank Branch, Merchants & Farmers Bank of Holly Springs, Holly Springs	
	Hickory Flat	First National Bank Branch, First National Bank, New Albany	
	Michigan City	Michigan City Branch Office Branch, First State Bank, Holly Springs	
Bolivar	Benoit	Bank of Benoit	
	Cleveland	Bank of Cleveland Branch Bank, Grenada Bank, Grenada	2
		Cleveland Branch Office Branch, The Valley Bank, Rosedale	
		The Cleveland State Bank	2
		First National Bank of Bolivar County	1
	Duncan	Duncan Branch Office Branch, The Bank of Bolivar County, Shelby	
	Merigold	Merigold Bank Branch Bank, The Cleveland State Bank, Cleveland	
	Mound Bayou	Mound Bayou Branch Office Branch, The Bank of Bolivar County, Shelby	
	Rosedale	First National Bank	
		The Valley Bank	1
	Shaw	Bank of Shaw Branch Bank, Grenada Bank, Grenada	
	Shelby	The Bank of Bolivar County	
		Bank of Shelby Branch Bank, Grenada Bank, Grenada	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Calhoun	Bruce	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
		Farmers and Merchants Bank	
	Calhoun City	Calhoun City Bank Branch Bank, Grenada, Bank, Grenada	
	Derma	Bank of Derma Branch, Grenada Bank, Grenada	
	Pittsboro	Bank of Pittsboro Branch, Farmers and Merchants Bank, Bruce	
	Vardaman	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
Carroll	Carrollton	Carrollton Branch Office Branch, Peoples Bank & Trust Company, North Carrollton	
	North Carrollton	Peoples Bank & Trust Company	
	Vaiden	Carroll County Bank Branch, Merchants and Farmers Bank of Winona, Winona	
		Vaiden Branch Office Branch, Holmes County Bank & Trust Company, Lexington	
Chickasaw	Houlka	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Houston	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	1
		Houston State Bank Branch Bank, Grenada Bank, Grenada	1
	Okolona	The Bank of Okolona	
		Chickasaw County Office Branch, First Citizens National Bank, Tupelo	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Choctaw	Ackerman	Ackerman Branch Office Branch, Merchants and Farmers Bank, Kosciusko	
		Bank of Ackerman 1 Branch Bank, Grenada Bank, Grenada	
	Weir	Weir Branch Office Branch, Merchants and Farmers Bank, Kosciusko	
Claiborne	Port Gibson	The Mississippi Southern Bank	
		Port Gibson Bank	
Clarke	Enterprise	Bank of Enterprise Branch, Great Southern National Bank, Jackson	
		Enterprise Branch Office Branch, The Stonewall Bank, Stonewall	
	Pachuta	Bank of Pachuta Branch, Great Southern National Bank, Jackson	
	Quitman	Bank of Quitman Branch, Great Southern National Bank, Jackson	
		Southeast Mississippi Bank	
	Shubuta	Bank of Shubuta Branch Bank, Southeast Mississippi Bank, Quitman	
	Stonewall	The Stonewall Bank	
		West Branch Office Branch, Southeast Mississippi Bank, Quitman	
Clay	West Point	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1
		Clay County Bank and Trust Company, Branch Bank, The Peoples Bank & Trust Company, Tupelo	2
		First National Bank of West Point	2

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Coahoma	Clarksdale	Coahoma Bank Branch Bank, Grenada Bank, Grenada	2
		First National Bank of Clarksdale	2
		United Southern Bank	3
	Friars Point	Friars Point Branch Office Branch, United Southern Bank, Clarksdale	
	Jonestown	Coahoma Bank Branch, Grenada Bank, Grenada	
		Jonestown Branch Office Branch, United Southern Bank, Clarksdale	
	Lula	Coahoma Bank Branch, Grenada Bank, Grenada	
		Lula Branch Office Branch, United Southern Bank, Clarksdale	
Copiah	Crystal Springs	Bank of the South	
		Bank of Crystal Springs Branch, Copiah Bank, Hazlehurst	
		The Sunburst Bank Branch Bank, Grenada Bank, Grenada	2
	Gallman	Gallman Branch Office Branch, Copiah Bank, N.A., Hazlehurst	
	Georgetown	Georgetown Bank Branch, First National Bank of Jackson, Jackson	
	Hazlehurst	Copiah Bank, N.A.	2
		Merchants and Planters Bank Branch, First National Bank of Jackson, Jackson	1
	Wesson	Bank of Wesson Branch, First National Bank of Jackson, Jackson	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Wesson Branch Office Branch, Copiah Bank, N.A. Hazlehurst	
Covington	Collins	Collins Branch Office Branch, Mount Olive Bank Mount Olive	
		Covington County Bank	
		State Bank & Trust Company	1
	Mount Olive	Mount Olive Bank	1
	Seminary	Seminary Branch Office Branch, State Bank & Trust Company, Collins	
DeSoto	Hernando	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
		First National Bank of DeSoto County	
		The Hernando Bank	1
	Horn Lake	Bank of Horn Lake Branch, The Hernando Bank, Hernando	
	Olive Branch	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1
		Bank of Olive Branch Branch, The Hernando Bank, Hernando	
		Olive Branch Branch Bank Branch Bank, United Southern Bank, Clarksdale	
	Southaven	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
		Bank of Southaven Branch, The Hernando Bank, Hernando	
		Coahoma Bank Branch Bank, Grenada Bank, Grenada	1
		Southaven Branch Branch, First National Bank of DeSoto County, Hernando	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Walls	Bank of Walls Branch, Tunica County Bank, Tunica	
		Lynchburg Branch Branch, First National Bank of DeSoto County, Hernando	
Forest	Hattiesburg	Bank of Hattiesburg Branch, Great Southern National Bank, Jackson	2
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	5
		First Mississippi National Bank Hattiesburg Branch Branch, First National Bank of Jackson, Jackson	6
		Hattiesburg Branch Bank Branch Bank, South Mississippi Bank, Prentiss	
	Petal	First Mississippi Bank Branch, First Mississippi National Bank, Hattiesburg	
		Petal Branch Branch, Deposit Guaranty National Bank, Jackson	
		Petal - Harvey Branch Branch, First National of Jackson, Jackson	
Franklin	Bude	Bude Branch Bank Branch Bank, Bank of Franklin, Meadville	
	Meadville	Bank of Franklin	
	Roxie	Roxie Branch Bank Branch Bank, Bank of Franklin, Meadville	
George	Lucedale	Bank of Lucedale	2
		First National Bank of Lucedale	1
		Multi Mart Branch Office Branch, First State Bank, Waynesboro	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Greene	Leakesville	Bank of Leakesville Branch Bank, First State Bank, Waynesboro	
		Leakesville Branch Branch Bank, First National Bank of Lucedale, Lucedale	
	McLain	McLain Branch Office Branch, Perry County Bank, New Augusta	
	State Line	State Line Branch Office Branch, First State Bank, Waynesboro	
Grenada	Elliott	Elliott Branch Office Branch, Duck Hill Bank, Duck Hill	
	Grenada	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1
		Grenada Bank	3
		Grenada Branch Branch, Peoples Bank of Mississippi, N.A., Union	1
	Holcomb	Bank of Holcomb Branch, Grenada Bank, Grenada	
Hancock	Bay St. Louis	Gulf National Bank, Gulfport	
		Hancock Bank Branch Bank, Hancock Bank, Gulfport	1
		Merchants Bank & Trust Company	
	Diamondhead	Diamondhead Branch Office Branch, Hancock Bank, Gulfport	
	Gainesville	National Space Technological Laboratories Branch, Hancock Bank, Gulfport	
	Waveland	Waveland Branch Office Branch, Merchants Bank & Trust Company, Bay St. Louis	1

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Harrison	Biloxi	Biloxi Branch Branch, First National Bank of the South, Ocean Springs	1
		First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	5
		Gulf National Bank Branch, Gulf National Bank, Gulfport	2
		Hancock Bank Branch, Hancock Bank, Gulfport	
		Jefferson Bank	1
		Metropolitan National Bank	2
		The Peoples Bank of Biloxi	2
	Gulfport	First State Bank	2
		Gulf National Bank	2
		Gulfport Branch Office Branch, Merchants Bank & Trust Company, Bay St. Louis	3
		Gulfport Office Branch, First Mississippi National Bank, Hattiesburg	1
		Hancock Bank	7
	Long Beach	Long Beach Branch Office Branch, Merchants Bank & Trust Company, Bay St. Louis	
		Long Beach Branch Office Branch, Hancock Office, Gulfport	1
	Orange Grove	Harrison Central Branch Office Branch, Merchants Bank & Trust Company, Bay St. Louis	
	Pass Christian	Hancock Bank Branch Bank, Hancock Bank, Gulfport	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Hinds	Bolton	The Merchants Bank	
	Clinton	The American Bank* Branch Bank, The American Bank, Vicksburg	
		Clinton Branch Branch, First National Bank of Jackson, Jackson	
		Clinton Branch Office Branch, Peoples Bank of Mississippi, N.A., Union	
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	1
	Edwards	Bank of Edwards	
	Jackson	Consumer National Bank	1
		Deposit Guaranty National Bank	22
		First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	4
		First National Bank of Jackson	17
		Great Southern National Bank	3
		The Sunburst Bank, Branch Bank, Grenada Bank, Grenada	
		McDowell Square Branch Office Branch, The American Bank, Vicksburg	
		North Congress Street Branch Office Branch, Peoples Bank of Mississippi, N.A., Union	2
	Raymond	Merchants and Planters Bank	1
	Terry	The Sunburst Bank Branch Bank, Grenada Bank, Grenada	
	Utica	Utica Branch Office Branch, Merchants National Bank, Vicksburg	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Holmes	Durant	Durant Branch Branch, First National Bank of Holmes County, Lexington	
		Peoples Bank of Durant Branch Bank, Merchants and Farmers Bank, Lexington	1
	Goodman	Goodman Branch Office Branch, Holmes County Bank & Trust Company, Lexington	
	Lexington	First National Bank of Holmes County	
		Holmes County Bank & Trust Company	1
	Pickens	Pickens Bank Branch, First National Bank of Holmes County, Lexington	
	Tchula	Tchula Branch Branch, First National Bank of Holmes County, Lexington	
	West	West Branch Office Branch, Holmes County Bank & Trust Company, Lexington	
Humphreys	Belzoni	Citizens Bank & Trust Company	1
		Guaranty Bank & Trust Company	1
	Isola	Citizens Bank & Trust Company Branch, Citizens Bank & Trust Company, Belzoni	
	Louise	Louise Office Branch, Deposit Guaranty National Bank, Jackson	
		Planters Bank and Trust Company Branch, Planters Bank and Trust Company, Ruleville	
Issaquena	Mayersville	Mayersville Branch Office Branch, Bank of Anguilla, Anguilla	
Itawamba	Fulton	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Itawamba County Office Branch, First Citizens National Bank, Tupelo	1
		Tombigbee Bank & Trust Company	
	Mantachie	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Tremont	Tremont Branch Office Branch, Tombigbee Bank & Trust Company, Fulton	
Jackson	Escatawpa	Escatawpa Branch Office Branch, Bank of Lucedale, Lucedale	
		Escatawpa Branch Office Branch, Pascagoula-Moss Point Bank Moss Point	
		Escatawpa Branch Office Branch, Merchants & Marine Bank, Pascagoula	
	Gautier	Gautier Branch Branch, First National Bank of the South, Ocean Springs	
		Gautier Branch Office Branch, Pascagoula-Moss Point Bank, Moss Point	
		Gautier Branch Office Branch, Merchants & Marine Bank, Pascagoula	
		Singing River Mall Branch Office Branch, Pascagoula-Moss Point Bank Moss Point	
	Louin	Newton County Bank Branch, Newton County Bank, Newton	
	Stringer	Stringer Branch Office Branch, Bay First United Bank, Bay Springs	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Jefferson	Fayette	Fayette Branch Branch, First Natchez Bank, Natchez	
		The Jefferson County Bank	
Jefferson Davis	Bassfield	Bassfield Bank Branch Bank, South Mississippi Bank, Prentiss	
	Prentiss	Prentiss Branch Office Branch, First Bank, McComb	
		South Mississippi Bank	1
Jones	Ellisville	Bank of Ellisville Branch, Bank of Laurel, Laurel	
		Ellisville Branch Branch, Deposit Guaranty National Bank, Jackson	
		Merchants and Manufacturers Bank of Ellisville, Ellisville	1
	Laurel	Bank of Laurel	2
		The Commercial National Bank and Trust Company of Laurel	5
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	3
		Laurel Branch Office Branch, Merchants and Manufacturers Bank of Ellisville, Ellisville	
	Sandersville	Sandersville Branch Office Branch, Merchants and Manufacturers Bank of Ellisville, Ellisville	
	Soso	Soso Branch Office Branch, Smith County Bank, Taylorsville	
Kemper	DeKalb	Commercial Bank of DeKalb	
	Preston	Preston Branch Office Branch, Commercial Bank of DeKalb, DeKalb	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Scooba	Scooba Branch Bank Branch Bank, Merchants & Farmers Bank, Macon	
Lafayette	Abbeville	Abbeville Bank Branch, Bank of Holly Springs, Holly Springs	
	Oxford	The First National Bank of Oxford	3
		Oxford Bank & Trust Company Branch Bank, Merchants and Farmers Bank, Kosciusko	2
		Oxford Branch Bank Branch Bank, United Southern Bank, Clarksdale	2
Lamar	Lumberton	First Mississippi National Bank Branch, First Mississippi National Bank Hattiesburg	
	Purvis	Lamar County Bank	
	Sumrall	Sumrall Branch Office Branch, Lamar County Bank, Purvis	
Lauderdale	Collinsville	Peoples Bank of Mississippi, N.A. Branch, Peoples Bank of Mississippi, N.A., Union	
	Marion	The Citizens National Bank of Meridian, Branch, The Citizens National Bank of Meridian, Meridian	
	Meridian	Bank of Meridian Branch, Great Southern National Bank, Jackson	2
		The Citizens National Bank of Meridian	8
		First United Bank Branch Bank, First United Bank, Bay Springs	5
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	7

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Peoples Bank of Mississippi, N.A. Branch, Peoples Bank of Mississippi, N.A., Union	4
Lawrence	Monticello	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
		Monticello Branch Office Branch, First Bank McComb	
	New Hebron	Deposit Guaranty National Bank; Branch, Deposit Guaranty National Bank, Jackson	
	Silver Creek	Silver Creek Branch Office Branch, First Bank, McComb	
Leake	Carthage	Bank of Central Mississippi	1
		The Carthage Bank	2
	Edinburg	Bank of Edinburg Branch, The Carthage Bank, Carthage	
	Lena	Bank of Lena Branch, Merchants & Farmers Bank, Kosciusko	
	Madden	Madden Branch Office Branch, Bank of Central Mississippi, Carthage	
	Walnut Grove	Bank of Walnut Grove	
Lee	Guntown	Guntown Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	
	Mooreville	Mooreville Branch Office Branch, Tombigbee Bank & Trust Company, Fulton	
	Nettleton	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
	Plantersville	Plantersville Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Saltillo	The Peoples Bank & Trust Company Branch Bank, The Peoples Bank & Trust Company, Tupelo	
	Shannon	Shannon Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	
	Tupelo	Tupelo Branch Office Branch, Tombigbee Bank & Trust Company, Fulton	
		First National Bank Branch, First National Bank New Albany	
		Bank of Mississippi	3
		First Citizens National Bank	5
		The Peoples Bank & Trust Company	5
	Verona	Verona Branch Office Branch, First Citizens National Bank, Tupelo	
		Canton Branch Office Branch, Merchants and Farmers Bank, Kosciusko	1
	Flora	Bank of Flora	1
	Madison	Madison Branch Bank Branch, First National Bank of Jackson, Jackson	
	Ridgeland	Ridgeland Branch Office Branch, Merchants and Farmers Bank, Kosciusko	1
		Rigeland Branch Bank Branch, First National Bank of Jackson, Jackson	
Marion	Columbia	The Citizens Bank	2
		Columbia Bank Branch, First National Bank of Jackson, Jackson	2

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Columbia Branch Office Branch, Foxworth Bank, Foxworth	
	Foxworth	Foxworth Bank	
Marshall	Barton	Barton Branch Office Branch, Citizens Bank, Byhalia	
	Byhalia	Citizens Bank	
	Holly Springs	Bank of Holly Springs	
		First State Bank Merchants & Farmers Bank of Holly Springs	1
	Mount Pleasant	Mount Pleasant Branch Office Branch, First State Bank, Holly Springs	1
	Potts Camp	Potts Camp Bank Branch, Bank of Holly Springs, Holly Springs	
	Slayden	Slayden Bank Branch, Bank of Holly Springs, Holly Springs	
	Victoria	Victoria Branch Office Branch, Citizens Bank, Byhalia	
Monroe	Aberdeen	Aberdeen Branch Branch, National Bank of Commerce of Mississippi, Starkville	2
		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1
		Aberdeen Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	1
	Amory	Amory Branch Branch, National Bank of Commerce of Mississippi, Starkville	1
		Bank of Amory Branch Bank, The Peoples Bank & Trust Company, Tupelo	1

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Security Bank of Amory	3
	Hamilton	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
		Hamilton Branch Branch, National Bank of Commerce of Mississippi, Starkville	
	Hatley	Hatley Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	
	Smithville	Smithville Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	
Montgomery	Duck Hill	Duck Hill Bank	
	Kilmichael	Bank of Kilmichael	
	Winona	Bank of Winona	1
		Merchants and Farmers Bank of Winona	
		Montgomery County Bank Branch, Grenada Bank, Grenada	
Neshoba	Philadelphia	Bank of Philadelphia	3
		The Citizens Bank of Philadelphia	3
		Peoples Bank of Mississippi, N.A. Branch, Peoples Bank of Mississippi, N.A., Union	2
Newton	Decatur	Peoples Bank of Mississippi, N.A. Branch, Peoples Bank of Mississippi, N.A., Union	
	Hickory	Hickory Branch Office Branch, Newton County Bank Newton	
	Newton	First National Bank of Newton	1
		Newton County Bank	1

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Union	Peoples Bank of Mississippi, N.A.	
		Union Branch Office Branch Bank, The Citizens Bank of Philadelphia, Philadelphia	
Noxubee	Brooksville	National Bank of Commerce of Mississippi Branch, National Bank of Commerce of Mississippi, Starkville	
	Macon	The Citizens National Bank of Meridian, Branch, The Citizens National Bank of Mississippi, Meridian	
		The Merchants & Farmers Bank	
	Shuqualak	Shuqualak Branch Bank Branch Bank, The Merchants & Farmers Bank, Macon	
Oktibbeha	Maben	National Bank of Commerce of Mississippi. Branch, National Bank of Commerce of Mississippi, Starkville	
	Starkville	First Citizens National Bank of Starkville, Branch, First Citizens National Bank, Tupelo	
		National Bank of Commerce of Mississippi	3
		Security State Bank	3
		Starkville Branch Bank Branch Bank, Merchants and Farmers Bank, Kosciusko	1
		Starkville Branch Bank Branch Bank, Bank of North Mississippi, Oakland	
	Sturgis	Bank of Sturgis Branch, Security State Bank, Starkville	
Panola	Batesville	Batesville Branch Bank Branch Bank, United Southern Bank, Clarksdale	1
		Batesville Branch Bank Branch Bank, Bank of North Mississippi, Oakland	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Batesville Security Bank	
	Como	State Bank of Como	
	Crenshaw	Bank of Crenshaw Branch Bank, State Bank of Como, Como	
	Pope	Pope Branch Bank Branch Bank, United Southern Bank, Clarksdale	
	Sardis	Bank of Sardis	
		Panola County Bank Branch Bank, The Peoples Bank & Trust Company, Tupelo	
Pearl River	Picayune	Bank of Picayune Branch Bank, Hancock Bank, Gulfport	3
		First National Bank of Picayune	2
		First United Bank Branch Bank, First United Bank, Bay Springs	
	Poplarville	First United Bank Branch Bank, First United Bank, Bay Springs	
		Hancock Bank Branch Bank, Hancock Bank, Gulfport	
Perry	Beaumont	Beaumont Branch Office Branch, Perry County Bank, New Augusta	
	New Augusta	Perry County Bank	
	Richton	Richton Bank and Trust Company	1
	Runnelstown	Runnelstown Branch Office Branch, Perry County Bank, New Augusta	
Pike	Magnolia	First Bank Branch Bank, First Bank, McComb	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	McComb	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	4
		First Bank	3
		First National Bank Branch, First National Bank of Jackson, Jackson	2
	Osyka	Osyka Branch Office Branch, First Bank, McComb	
	Summit	First Bank Branch Bank, First Bank, McComb	
Pontotoc	Ecru	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
	Pontotoc	Bank of Pontotoc Branch Bank, The Peoples Bank & Trust Company, Tupelo	1
		The First National Bank of Pontotoc	1
	Sherman	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
Prentiss	Baldwyn	Baldwyn State Bank Branch Bank, Grenada Bank, Grenada	
		Farmers & Merchants Bank	1
	Booneville	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1
		First Citizens National Bank Branch, First Citizens National Bank, Tupelo	
		The Peoples Bank and Trust Company Branch Bank, The Peoples Bank & Trust Company, Tupelo	2
	Jumpertown	Jumpertown Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Marietta	Marietta Branch Office Branch, Farmers & Merchants Bank, Baldwyn	
Quitman	Crowder	Crowder Branch Bank Branch Bank, Citizens Bank & Trust Company of Marks, Marks	
	Lambert	Lambert Branch Bank Branch Bank, United Southern Bank, Clarksdale	
	Marks	Citizens Bank & Trust Company of Marks	
		Peoples Bank of Quitman County Branch, Batesville Security Bank, Batesville	
		Quitman County Bank Branch, First National Bank of Clarksdale, Clarksdale	
	Sledge	Sledge Branch Office Branch, United Southern Bank, Clarksdale	
		Sledge Branch Office Branch, Citizens Bank & Trust Company of Marks, Marks	
Rankin	Brandon	Bellgrove Branch Office Branch, First National Bank of Jackson, Jackson	
		First United Bank Branch Bank, First United Bank, Bay Springs	
		Rankin County Bank	1
	Florence	First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	
		Fiorence Branch Office Branch, Rankin County Bank, Brandon	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Flowood	Flowood Branch Office Branch, Rankin County Bank, Brandon	
		Lakeland Drive Branch Office Branch, Rankin County Bank, Brandon	
	Pearl	First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	
		First United Bank Branch, First United Bank, Bay Springs	
		Pearl - Airport Branch Office Branch, Deposit Guaranty National Bank, Jackson	
		Pear Office Branch, First National Bank of Jackson, Jackson	
		Pearl Branch Office Branch, Rankin County Bank, Brandon	1
		The Sunburst Bank Branch, Grenada Bank, Grenada	
	Pelahatchie	Pelahatchie Branch Office Branch, Rankin County Bank, Brandon	
		Pelahatchie Branch Office Branch, Citizens Bank and Trust Company, Morton	
	Puckett	Puckett Branch Office Branch, First United Bank, Bay Springs	
		Richland Branch Office Branch, First United Bank, Bay Springs	
		Richland Branch Office Branch, Rankin County Bank, Brandon	
		First Mississippi National Bank Branch, First Missisippi National Bank, Hattiesburg	
Scott	Forest	The Bank of Forest	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Farmers and Merchants Bank	
		Forest Branch Office Branch, Peoples Bank of Mississippi, N.A., Union	
	Lake	Newton County Bank Branch, Newton County Bank, Newton	
	Morton	Bank of Morton	1
		Citizens Bank and Trust Company	
	Sebastopol	Sebastopol Branch Bank Branch Bank, Bank of Central Mississippi, Carthage	
Sharkey	Anguilla	Bank of Anguilla	
	Cary	Cary Branch Office Branch, Bank of Anguilla, Anguilla	
	Rolling Fork	Rolling Fork Branch Office Branch, Bank of Anguilla, Anguilla	
		Rolling Fork Branch Branch, Merchants National Bank, Vicksburg	
Simpson	Magee	Bank of Simpson County	1
		State Guaranty Bank Branch, First National Bank of Jackson, Jackson	
	Mendenhall	Mendenhall Branch Office Branch, Bank of Simpson County, Magee	
		Peoples Bank	
	Sanatorium	Sanatorium Branch Office Branch, Peoples Bank, Mendenhall	
Smith	Mize	Mize Branch Office Branch, Smith County Bank, Taylorsville	
	Raleigh	Bank of Raleigh	1
	Taylorsville	Smith County Bank	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Stone	Wiggins	Bank of Wiggins	1
		First National Bank of Wiggins	
Sunflower	Drew	Drew Branch Bank Branch Bank, United Southern Bank, Clarksdale	
		The Bank of the Delta	
	Indianola	Peoples Bank of Indianola	1
		Planters Bank and Trust Company Branch Bank, Planters Bank and Trust Company, Ruleville	2
	Inverness	Inverness Branch Branch, Deposit Guaranty National Bank, Jackson	
	Moorhead	Bank of Moorhead Branch Bank, Grenada Bank, Grenada	
	Ruleville	Bank of Ruleville	
		Planters Bank and Trust Company	
	Sunflower	Sunflower Branch Bank Branch, Planters Bank and Trust Company, Ruleville	
Tallhatchie	Charleston	Bank of Charleston Branch Bank, Grenada Bank, Grenada	
		Tallahatchie County Bank	
	Sumner	Bank of Sumner Branch, Grenada Bank, Grenada	
	Tutwiler	Tutwiler Branch Bank Branch Bank, United Southern Bank, Clarksdale	
	Webb	The Bank of Webb	
Tate	Arkabutla	Arkabutla Branch Office Branch, Citizens Bank, Coldwater	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Coldwater	Citizens Bank	
		Coldwater, Branch Office Branch, Peoples Bank of Senatobia, Senatobia	
	Independence	Senatobia Bank Branch, Senatobia Bank, Senatobia	
	Senatobia	Peoples Bank of Senatobia	2
		Senatobia Bank	1
		Senatobia Branch Office Branch, Citizens Bank of Coldwater, Coldwater	
Tippah	Blue Mountain	First National Bank Branch, First National Bank, New Albany	
	Falkner	The Bank of Falkner	
	Ripley	The Peoples Bank	3
		Ripley Branch Branch, First National Bank, New Albany	
		Ripley Branch Office Branch, Bank of Falkner, Falkner	
	Walnut	The Bank of Walnut	1
		Walnut Branch Office Branch, The Bank of Falkner, Falkner	
Tishomingo	Belmont	Belmont Branch Branch, First American National Bank, Iuka	
		Belmont Branch Branch, First Citizens National Bank, Tupelo	
	Burnsville	First American National Bank Branch, First American National Bank, Iuka	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Golden	First American National Bank Branch, First American National Bank, Iuka	
	Iuka	First American National Bank	1
		The Iuka Guaranty Bank	2
	Tishomingo	Tishomingo Branch Branch, First Citizens National Bank, Tupelo	
Tunica	Tunica	Planters Bank	
		Tunica County Bank	
Union	Myrtle	Myrtle Branch Office Branch, Bank of New Albany, New Albany Myrtle Branch Office Branch, First National Bank, New Albany	
	New Albany	Bank of New Albany	3
		First National Bank	2
Walthall	Tylertown	Tylertown Bank Branch, First National Bank of Jackson, Jackson	1
		Walthall Citizens Bank	
Warren	Vicksburg	The American Bank	2
		First National Bank of Vicksburg	7
		Merchants National Bank	3
		Vicksburg Branch Office Branch, Deposit Guaranty National Bank, Jackson	1
Washington	Arcola	Arcola Branch Office Branch, Bank of Hollandale, Hollandale	
	Glen Allen	Lake Washington Branch Office Branch, Bank of Hollandale Hollandale	

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COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Greenville	Commercial National Bank Branch, First National Bank of Jackson, Jackson	2
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	4
		First Greenville Bank Branch Bank, Grenada	5
		Greenville Branch Office 1 Branch, Planters Bank and Trust Company, Ruleville	
		Washington County Bank Branch, Bank of Hollandale, Hollandale	
	Hollandale	Bank of Hollandale	1
		Guaranty Bank & Trust Company Branch Bank, Guaranty Bank & Trust Company, Belzoni	
	Leland	The Bank of Leland	1
		Commercial National Bank Branch, First National Bank of Jackson, Jackson	
Wayne	Buckatunna	Buckatunna Branch Office Branch, First State Bank, Waynesboro	
	Clara	Clara Branch Office Branch, First State Bank, Waynesboro	
	Waynesboro	Waynesboro Branch Office Branch, Great Southern National Bank, Jackson	
		Bank of Waynesboro Branch, Southeast Mississippi Bank, Quitman	
		First State Bank	1
Webster	Eupora	Bank of Eupora Branch Bank, Grenada Bank, Grenada	1

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Bank of Webster County Branch, Security State Bank, Starkville	
	Mantee	The Bank of Mantee	
	Mathiston	Merchants and Farmers Bank Branch Bank, Security State Bank, Starkville	
Wilkinson	Centreville	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
	Woodville	Commercial Bank	
Winston	Louisville	Citizens Bank & Trust Company	1
		Bank of Louisville Branch Bank, Grenada Bank, Grenada	2
		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
		Peoples Bank of Mississippi, N.A. Branch, Peoples Bank of Mississippi, N.A., Union	
	Noxapater	Noxapater Branch Bank Branch Bank, Citizens Bank & Trust Company, Louisville	
Yalobusha	Coffeeville	Bank of Coffeeville Branch, Bank of Water Valley, Water Valley	
	Oakland	Bank of North Mississippi	
	Water Valley	Bank of Water Valley	1
		The Mechanics Savings Bank of Water Valley	
		Yalobusha County Bank Branch, Grenada Bank, Grenada	
Yazoo	Benton	Benton Branch Branch, Deposit Guaranty Bank, Jackson	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Bentonia	Bank of Bentonia Branch, Bank of Flora, Flora	
	Holly Bluff	Bank of Holly Bluff Branch, Citizens Bank & Trust Company, Belzoni	
	Yazoo City	Bank of Yazoo City	1
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	2
		Yazoo City Branch Office Branch, Citizens Bank & Trust Company, Belzoni	1

BANKS CONDUCTING BUSINESS LISTING BRANCH BANKS, BRANCH OFFICES, AND DRIVE-IN TELLER WINDOW, UNDER PROVISIONS OF SECTIONS 81-7-5, and 81-5-99, MISSISSIPPI CODE OF 1972

December 31, 1984

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Security Bank of Amory Amory			Fifth Street Branch Office Amory Glendale Branch Office Amory South Amory Branch Office Amory
Bank of Anguilla Anguilla		Cary Branch Office Cary Rolling Fork Branch Office Rolling Fork Mayersville Branch Office Mayersville	Rolling Fork Drive-In Rolling Fork
Farmers and Merchants Bank Baldwyn		Marietta Branch Office Marietta	Northview Branch Office Baldwyn
Batesville Security Bank Batesville		Peoples Bank of Quitman County Marks	Thomas Street Branch Office Batesville

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Merchants Bank & Trust Company Bay St. Louis		Broad Avenue Electronic Termianal Gulfport	Courthouse Road Drive-In Gulport
		Gulfport Branch Office Gulfport	Downtown Gulfport Drive-In Gulfport
		Hardy Court Center Branch Office Gulfport	
		Long Beach Branch Office Long Beach	Waveland West Branch Office Waveland
		Harrison Central Branch Office Orange Grove	
		Waveland Branch Office Waveland	
First United Bank Bay Springs	First United Bank Brandon	Heidelberg Branch Office Heidelberg	First United Bank Drive-In Bay Springs
		East Branch Office Meridian	
	First United Bank Meridian	North Branch Office Meridian	
		South Branch Office Meridian	
		Village Fair Branch Office Meridian	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		West Branch Office Meridian	
		Pearl Branch Office Pearl	
	First United Bank Picayune	Puckett Branch Office Puckett	
	First United Bank Poplarville	Richland Branch Office Richland	
		Stringer Branch Office Stringer	
Jasper County Bank Bay Springs		Heidelberg Branch Office Heidelberg	Downtown Motor Branch Office Heidelberg
Citizens Bank & Trust Company Belzoni	Citizens Bank & Trust Company Canton	Bank of Holly Bluff Holly Bluff	Hayden Street Branch Office Belzoni
		Citizens Bank & Trust Company Isola	
		Fifteenth Street Branch Office Yazoo City	
		Yazoo City Branch Office Yazoo City	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Guaranty Bank and Trust Company Belzoni	Guaranty Bank and Trust Company Hollandale		Guaranty Bank Drive-In Belzoni
Bank of Benoit Benoit			
Jefferson Bank Biloxi		Edgewater Branch Office Biloxi	
The Peoples Bank of Biloxi Biloxi		d'Iberville - St. Martin Branch Office Biloxi West Biloxi Branch Office Biloxi Ocean Springs Branch Office Ocean Springs	
The Merchants Bank Bolton			
Rankin County Bank Brandon	Flowood Branch Bank Flowood	Crossgates Branch Office Brandon Florence Branch Office Florence Lakeland Drive Branch Office Flowood	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Pearl Branch Office Pearl	
		The Connexion Pearl	
		Pelahatchie Branch Office Pelhatchie	
		Richland Branch Office Richland	
Brookhaven Bank and Trust Company Brookhaven		A Plus Banker Brookhaven	Brookhaven Drive-In Brookhaven
		Highland Square Branch Office Brookhaven	
		Lincoln Plaza Branch Office Brookhaven	
		Bogue Chitto Branch Office Bogue Chitto	
State Bank and Trust Company Brookhaven		West Brook Mart Branch Office Brookhaven	East Side Branch Office Brookhaven
Farmers and Merchants Bank Bruce		Bank of Pittsboro Pittsboro	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Citizens Bank Byhalia		Barton Branch Office Barton	
		Victoria Branch Office Victoria	
Bank of Central Mississippi Carthage	Sebastopol Branch Bank Sebastopol	Madden Branch Office Madden	Crossroads Branch Office Carthage
The Carthage Bank Carthage		Bank of Edinburg Edinburg	Carthage Shopping Center Branch Office Carthage Highway 16 Branch Office Carthage
Tallahatchie County Bank Charleston			
United Southern Bank Clarksdale	Batesville Branch Bank Batesville Drew Branch Bank Drew Lambert Branch Bank Lambert	Crossroads Branch Office Clarksdale Downtown Branch Office Clarksdale West Side Branch Office Clarksdale	University Avenue Drive-In Oxford West Side Motor Bank Branch Oxford

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
	Olive Branch Branch Bank Olive Branch	Court Square Branch Office Batesville	
	Oxford Branch Bank Oxford	Friars Point Branch Office Friars Point	
	Pope Branch Bank Pope	Jonestown Branch Office Jonestown	
	Tutwiler Branch Bank Tutwiler	Lula Branch Office Lula	
		Student Union Building Electronic Terminal University of Mississippi Oxford	
		Sledge Branch Office Sledge	
The Cleveland State Bank Cleveland	Merigold Bank Merigold	Main Street Branch Office Cleveland	
		West Side Branch Office Cleveland	
Citizens Bank Coldwater		Arkabutla Branch Office Arkabutla	
		Senatobia Branch Office Senatobia	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Covington County Bank Collins			
State Bank and Trust Company Collins		Seminary Branch Office Seminary	Crossroads Branch Office Collins
The Citizens Bank Columbia		Columbia	Citizens Bank Drive-In Park Avenue Branch Office Columbia
Merchants and Farmers Bank Columbus		Gateway Branch Office Columbus Leigh Mall Branch Office Columbus New Hope Branch Office New Hope	Leigh Mall Satellite Branch Office Columbus Mid-City Branch Office Columbus
State Bank of Como Como	Bank of Crenshaw Crenshaw		
The Security Bank Corinth		Midtown Motor Branch Office Corinth	College Hill Branch Office Corinth

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Shiloh Road Branch Office Corinth	
		Trust Department Branch Office Corinth	
		Rienzi Branch Office Rienzi	
Bank of the South Crystal Springs			
Commercial Bank of DeKalb DeKalb		Preston Branch Office Preston	
Duck Hill Bank Duck Hill		Elliott Branch Office Elliott	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	**Branch Bank, Name and Address**	**Branch Office, Name and Address**	**Drive-In Teller Window, Name and Address**
The Bank of Edwards Edwards			
Merchants and Manufacturers Bank of Ellisville Ellisville	Laurel	Laurel Branch Office Drive-In	Merchants and Manufacturers Bank
		Sandersville Branch Office Sandersville	
The Bank of Falkner Falkner		Ripley Branch Office Ripley	
		Walnut Branch Office Walnut	
The Jefferson County Bank Fayette			

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Bank of Flora Flora		Bank of Bentonia Bentonia	
The Bank of Forest Forest			
Farmers and Merchants Bank Forest			
Foxworth Bank Foxworth		Broad Street Branch Office Columbia Columbia Branch Office Columbia	
Tombigbee Bank & Trust Company		Mooreville Branch Office Mooreville Tremont Branch Office Tremont	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Tupelo Branch Office Tupelo	
Bank of Commerce Greenwood		Main Street Branch Office Greenwood	
		Park Avenue Branch Office Greenwood	
Grenada Bank Grenada	Bank of Ackerman Ackerman	Poplar Street Branch Office Grenada	First Street Branch Office Grenada
	Baldwyn State Bank Baldwyn	Calhoun County Bank Calhoun City	Time Square Branch Office Grenada
	Bank of Charleston Charleston	Crossroads Branch Office Clarksdale	Industrial Branch Office Ackerman
	Coahoma Bank Clarksdale	Westgate Branch Office Clarksdale	Cleveland Drive-In Cleveland

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
	Bank of Cleveland Cleveland	Bank of Derma Greenwood	Shopping Center Branch Office Cleveland
	The Sunburst Bank Crystal Springs	First Greenwood Bank Greenwood	Highway 51 Branch Office Crystal Springs
	Bank of Eupora Eupora	West Park Avenue Branch Office Greenwood	Mid-Town Branch Office Crystal Springs
	First Greenville Bank Greenville	Bank of Holcomb Itta Bena	Southgate Branch Office Greenville
	Houston State Bank Houston	Bank of Itta Bena Jonestown	Beauchamp - 82 Branch Greenville
	The Sunburst Bank Jackson	Coahoma Bank Jonestown	Goyer Center Branch Greenville
	Bank of Louisville Louisville	Coahoma Bank Lula	Highway 1 South Branch Greenville

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
	Bank of Moorhead Moorhead	The Sunburst Bank Pearl	South Main Branch Greenville
	Bank of Shaw Shaw	Bank of Sumner Sumner	Suburban Branch Greenville
	Bank of Shelby Shelby	Montgomery County Bank Winona	Eastgate Branch Office Greenwood
	Coahoma Bank Southaven	Yalobusha County Bank Water Valley	North Gate Branch Office Houston
	The Sunburst Bank Terry		Auto Bank Drive-In Jackson
			Capitol Towers Branch Office Jackson
			Colonial Mart Electronic Terminal Jackson
			I-55 North Branch Office Jackson

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
			Lakeland Branch Office Jackson
			Leavell Woods Branch Office Jackson
			Meadowbrook Branch Office Jackson
			Metro Center Branch Office Jackson
			Southwest Branch Office Jackson
			Bank of Louisville Drive-In Louisville
			South Gate Branch Office Louisville
			Valley Branch Office Southaven

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
First State Bank Gulfport		Bayou View Branch Office Gulfport	
		25th-Pass Road Branch Office Gulfport	
Hancock Bank Gulfport	Hancock Bank Bay St. Louis	Bayou View Branch Office Gulport	Motor Branch Drive-In Gulfport
	Hancock Bank Pass Christian	Broad Avenue Handy Bank Gulfport	Highway 90 Branch Office Bay St. Louis
	Bank of Picayune Picayune	Miss. City - Handsboro Branch Office Gulfport	West Canal Street Branch Gulfport
	Bank of Commerce Poplarville	Northeast Branch Office Gulfport	
		Norwood Village Branch Office Gulfport	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Seabee Branch Office Gulfport	
		Edgewater Branch Office Biloxi	
		Diamondhead Branch Office Diamondhead	
		NSTL Branch Office Gainesville	
		Long Beach Branch Office Long Beach	
		Pineville Road Branch Office Long Beach	
		Northside Branch Office Picayune	
		Southside Branch Office Picayune	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
The Hernando Bank Hernando		Bank of Horn Lake Horn Lake	I-55 Drive-In Hernando
		Bank of Olive Branch Olive Branch	
		Bank of Southaven Southaven	
Bank of Hollandale Hollandale		Arcola Branch Office Arcola	East Avenue Drive-In Hollandale
		Lake Washington Branch Office Glen Allen	
		Washington County Bank Greenville	
Bank of Holly Springs Holly Springs		Abbeville Bank Abbeville	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Potts Camp Bank Potts Camp	
		The Slayden Bank Slayden	
First State Bank Holly Springs		Michigan City Branch Office Michigan City	
		Mount Pleasant Branch Office Mount Pleasant	
Merchants & Farmers Bank of Holly Springs Holly Springs		Merchants and Farmers Bank Holly Springs	Merchants & Farmers Bank Drive-In Ashland
The Bank of The Delta Indianola			

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Peoples Bank of Indianola Indianola		U.S. Highway 82 Branch Office Indianola	
The Iuka Guaranty Bank Iuka			Eastport Street Drive-In Iuka
			Highway 72 Branch Iuka
Bank of Kilmichael Kilmichael			
Merchants and Farmers Bank Kosciusko	Peoples Bank of Durant Durant	Court Square Branch Office Kosciusko	North Side Drive-In Kosciusko
	Oxford Bank & Trust Company Oxford	Ackerman Branch Office Ackerman	Durant Drive-In Durant

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Bank of Laurel		Chantilly Branch Office Laurel	
		Sawmill Square Mall Branch Office Laurel	
		Bank of Ellisville Ellisville	
The Bank of Leland Leland			The Bank of Leland Motor Bank Leland
Holmes County Bank & Trust Company Lexington		Goodman Branch Office Goodman	Highway 12 Plaza Branch Lexington
		Vaiden Branch Office Vaiden	
		West Branch Office West	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
	Starkville Branch Bank Starkville	Canton Branch Office Canton	Highway 12 Drive-In Starkville
		Liberty Branch Office Canton	
		Ethel Branch Office Ethel	
		Bank of Lena Lena	
		Tradewide Branch Office Oxford	
		West Branch Office Oxford	
		Country Club Village Branch Office Ridgeland	
		Ridgeland Branch Office Ridgeland	
		Weir Branch Office Weir	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	**Branch Bank, Name and Address**	**Branch Office, Name and Address**	**Drive-In Teller Window, Name and Address**
Citizens Bank and Trust Company Louisville	Noxapater Branch Bank Noxapater		Industrial Branch Louisville
Bank of Lucedale Lucedale		Escatawpa Branch Office Escatawpa	Luce Center Branch Lucedale
		East Central Branch Office Hurley	Milla and Oak Street Branch Office Lucedale
The Merchants & Farmers Bank Macon	Scooba Branch Bank Scooba		
	Shuqualak Branch Bank Shuqualak		
Bank of Simpson County Magee		Mendenhall Office Mendenhall	Magee Shopping Center Branch Office Magee

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
The Bank of Mantee Mantee			
Citizens Bank and Trust Company of Marks	Crowder Branch Bank Crowder	Sledge Branch Office Sledge	
Bank of Franklin Meadville	Bude Branch Bank Bude Roxie Branch Bank Roxie		
Peoples Bank Mendenhall		Sanatorium Branch Office Sanatorium	
Bank of Morton Morton	Morton		Highway 80 East Branch Office

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Citizens Bank and Trust Company Morton		Pelahatchie Branch Office Pelahatchie	
Pascagoula-Moss Point Bank Moss Point	Ocean Springs State Bank Ocean Springs	Escatawpa Branch Office Escatawpa	
	Pascagoula-Moss Point Bank Pascagoula	Gautier Branch Office Gautier	
		Singing River Mall Branch Office Gautier	
		Kreole Branch Office Kreole	
		St. Martins Branch Office Ocean Springs	
		Doctors Plaza Branch Office Pascagoula	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi -- (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Market Street Branch Office Pascagoula	
		Searstown Branch Office Pascagoula	
The American Bank of Jackson County Moss Point	Pascagoula	Pascagoula Branch Office	
Mount Olive Bank Mount Olive		Collins Branch Office Collins	Mount Olive Motor Branch Mount Olive
First Bank McComb	First Bank Magnolia	Pearl River Avenue Branch Office McComb	South Broadway Branch Office McComb
	First Bank Summit	Southwest Mall Branch Office McComb	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Brookhaven Branch Office Brookhaven	
		Brookway Branch Office Brookhaven	
		Monticello Branch Office Monticello	
		Osyka Branch Office Osyka	
		Prentiss Branch Office Prentiss	
		Silver Creek Branch Office Silver Creek	
First Natchez Bank Natchez		Morgantown Branch Office Natchez	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Southern Branch Office Natchez	
		Fayette Bank Fayette	
Bank of New Albany New Albany		Myrtle Branch Office Myrtle	East Branch Office New Albany
			Glenfield Branch Office New Albany
			Medical Branch Office New Albany
Perry County Bank New Augusta		Beaumont Branch Office Beaumont	
		Perry County Bank McLain	
		Runnelstown Branch Office Runnelstown	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Newton County Bank Newton		Hickory Branch Office Hickory	Scanlon Street Drive-In Newton
		Newton County Bank Lake	
		Newton County Bank Louin	
Peoples Bank & Trust Company North Carrollton		Carrollton Branch Office Carrollton	
Bank of North Mississippi Oakland	Batesville Branch Bank Batesville		
	Starkville Branch Bank Starkville		

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
The Bank of Okolona Okolona			
Merchants & Marine Bank Pascagoula		Bel-Aire Branch Office Pacagoula	
		Market Street Branch Office Pascagoula	
		Escatawpa Branch Office Escatawpa	
		Gautier Branch Office Gautier	
		Moss Point Branch Office Moss Point	
Bank of Philadelphia Philadelphia			Court Square Branch Office Philadelphia

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		North Branch Office Philadelphia	
		South Branch Office Philadelphia	
The Citizens Bank of Philadelphia Phiadelphia	Union Branch Bank Union	Choctaw Central Bank Office Philadelphia	North Side Branch Office Philadelphia
			West Side Branch Office Philadelphia
The Mississippi Southern Bank Port Gibson			
Port Gibson Bank Port Gibson			

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
South Mississippi Bank Prentiss	Bassfield Branch Bank Bassfield		South Mississippi Bank Motor Branch Prentiss
	Hattiesburg Branch Bank Hattiesburg		
Lamar County Bank Purvis		Sumrall Branch Office Sumrall	
Southwest Mississippi Bank Quitman	Bank of Shubuta Shubuta	West Branch Office Stonewall	
		Bank of Waynesboro Waynesboro	
The Bank of Raleigh Raleigh			Bank of Raliegh Drive-In Raleigh

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
The Bank of Raleigh Raleigh			Bank of Raleigh Drive-In Raleigh
Merchants and Planters Bank Raymond		Highway 18 Branch Office Raymond	
Richton Bank and Trust Company Richton			North Richton Branch Office Richton
The Peoples Bank Ripley			East Branch Office Ripley McGill North Branch Office Ripley Mid-Town Branch Office Ripley

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
The Valley Bank Rosedale		Cleveland Branch Office Cleveland	The Valley Bank Drive-In Rosedale
Bank of Ruleville Ruleville			
Planters Bank & Trust Company Ruleville	Planters Bank & Trust Company Indianola	Greenville Branch Office Greenville	
		South Greenville Branch Office Greenville	
		Downtown Branch Office Indianola	
		Planters Plus Indianola	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Planters Bank & Trust Company Louise	
		Sunflower Branch Office Sunflower	
Bank of Sardis Sardis			
Peoples Bank of Senatobia Senatobia		Coldwater Branch Office Coldwater	Downtown Branch Office Senatobia
			Northwest Branch Office Senatobia
Senatobia Bank Senatobia		Senatobia Bank Independence	East Branch Office Senatobia

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	**Branch Bank, Name and Address**	**Branch Office, Name and Address**	**Drive-In Teller Window, Name and Address**
The Bank of Bolivar County Shelby		Duncan Branch Office Duncan	
		Mount Bayou Branch Office Mount Bayou	
Security State Bank Starkville	Merchants and Farmers Bank Mathiston	Main Street Branch Office Starkville	
		The Motor Branch Starkville	
		12-25 Industrial Branch Office Starkville	
		Bank of Webster County Eupora	
		Bank of Sturgis Sturgis	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
The Stonewall Bank Stonewall		Enterprise Branch Office Enterprise	
Smith County Bank Taylorsville		Mize Branch Office Mize	
		Soso Branch Office Soso	
Planters Bank Tunica			
Tunica County Bank Tunica		Bank of Walls Walls	
Bank of Mississippi Tupelo	Bank of Mississippi Bruce	Downtown Mall Branch Office Tupelo	Downtown Mall Drive-In Tupelo

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
	Bank of Mississippi Corinth	Gloster Street Branch Office Tupelo	One Mississippi Plaza Drive-In Tupelo
	Bank of Mississippi Fulton	Harrisburg Branch Office Tupelo	Tupelo Mall Drive-In Tupelo
	Bank of Mississippi Grenada	Presley Heights Branch Office Tupelo	Crosstown Branch Office Booneville
	Bank of Mississippi Hernando	Tupelo Mall Branch Office Tupelo	Highway 72 Branch Office Corinth
	Bank of Mississippi Louisville	Bank of Mississippi Aberdeen	Whitehaven Branch Office Grenada
	Bank of Mississippi Nettleton	Bank of Mississippi Booneville	North Jackson Street Branch Office Houston
	Bank of Mississippi Olive Branch	Bank of Mississippi Ecru	Bank of Mississippi Drive-In Louisville
	Bank of Mississippi Southaven	Bank of Mississippi Hamilton	West Main Street Branch Office West Point

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Bank of Mississippi Houlka	
		Bank of Mississippi Houston	
		Bank of Mississippi Mantachie	
		Holiday Industrial Park Branch Office Olive Branch	
		Bank of Mississippi Sherman	
		Bank of Mississippi Vardaman	
The Peoples Bank & Trust Company Tupelo	Bank of Amory Amory	Northside Branch Office Tupelo	East Main Branch Office Tupelo
	The Peoples Bank & Trust Company	Medical Center Branch Office Tupelo	Third Street Drive-In Amory
Booneville			
	The Peoples Bank & Trust Company	Traceway Branch Office Tupelo	Northgate Branch Office Booneville
Corinth			
	Bank of Pontotoc Pontotoc	Westgate Branch Office Tupelo	Hi-Way 15 By Pass Branch Pontotoc

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
	The Peoples Bank & Trust Company Saltillo	Aberdeen Branch Office Aberdeen	East Main Branch Office West Point
	Panola County Bank Sardis	William Teller Terminal Aberdeen	West Main Branch Office West Point
	Clay County Bank and Trust West Point	East Side Terminal Amory	
		Eastgate Branch Office Booneville	
		Triangle Terminal Booneville	
		Guntown Branch Office Guntown	
		Hatley Branch Office Hatley	
		Jumpertown Branch Office Jumpertown	
		Plantersville Branch Office Plantersville	
		Shannon Branch Office Shannon	
		Smithville Branch Office Smithville	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Walthall Citizens Bank Tylertown			
The American Bank Vicksburg	The American Bank Clinton	Battlefield Branch Office Vicksburg Clay Street Branch Office Vicksburg McDowell Square Branch Office Jackson	
The Bank of Walnut Walnut			The Bank of Walnut Motor Branch Walnut
Bank of Walnut Grove Walnut Grove			

LICENSEES

(Under the Small Loan Regulatory and Privilege Tax Acts)
December 31, 1984
(Rounded to the nearest hundred)

Total Number of Licensees: 510

ASSETS	
Cash on hand and in banks	5,574,400
Accounts receivable	42,538,400
Loans receivable (Under Small Loan Act)	347,412,700
Real Estate (Less reserve for depreciation - building)	2,463,300
Furniture, fixtures and equipment (Less reserve for depreciation)	3,957,900
Accrued interest receivable	274,500
Deferred charges and prepaid expenses	4,447,500
Due from home office and/or subsidiaries	12,814,700
Other assets (Organization or development expenses, cost of financing, etc.)	36,014,000
Total Assets	455,497,400

LIABILITIES AND CAPTIAL	
Accounts payable	3,598,400
Notes payable	92,967,000
Deferred income and unearned charges	130,500,000
Due home office and/or subsidiaries	136,330,400
Other liabilities	11,524,100
Capital stock (If corporation)	7,151,300
Net worth (If individual or partnership)	2,459,700
Surplus	35,437,700
Undivided profits	13,938,200
Reserve for bad debts	14,530,400
Other reserves	7,060,200
Total Liabilities and Capital	455,497,400

Statement of Income and Expense

December 31, 1984

INCOME	
Charges collected and/or earned accounts under Small Loan Act	103,928,300
Delinquent charges collected	4,839,400
Other income (Itemized) (Include all income not shown above)	21,155,600
Total Operating Income	129,923,300

EXPENSES	
Interest paid	47,365,400
Bad Debts	
(a) Charge offs	9,296,200
(b) Additions to Reserve for Bad Debts	1,893,300
Salaries of officers, owners and partners	3,763,800
Salaries of all other employees	18,467,700
Taxes — state and local	1,836,600
Federal Income Taxes	3,196,900
Insurance	1,473,800
Other expenses (Itemize) (Include all expenses not shown above)	26,074,800
Total expenses	113,368,500
Net Income	10,554,800

LENDER LICENSEES

(Sections 75-67-101 et seq., Mississippi Code of 1972)

December 31, 1984

Aberdeen	City Finance Company of Mississippi, Inc.
	Easy Finance, Inc.
	First Family Financial Services, Inc.
Amory	Amory Finance
	Easy Finance, Inc.
	First Family Financial Services Inc.
	Personal Finance Company
Ashland	Third National Loans
Batesville	City Finance Company of Mississippi, Inc.
	First Family Financial Servics, Inc.
	Personl Finance
	Treasurer Loans of Batesville
Bay St. Louis	Allstate Enterprises, Inc.
	Credit Center of Bay St. Louis
	First Bienville Finance Company
	United Financial Services, Inc.
Bay Springs	Bay Springs Finance Company, Inc.
	Central Credit Corporation
	Money, Inc.
Belzoni	Peoples Financial Services
Biloxi	Aetna Finance Company
	Allstate Enterprises, Inc.
	Associates Financial Services Company
	BarclaysAmerican/Financial, Inc.
	Beneficial Finance Co.
	Credit Center of Biloxi, Inc.
	Credit Center of North Biloxi

	Credithrift of America, Inc.
	First Jefferson Financial Services, Inc.
	First Magnolia Credit, Inc.
	Gulf South Mortgage of Biloxi, Inc.
	Mercury Finance of Mississisppi
	Republic Finance of Mississippi, Inc.
	Sunbelt Financial Services
	Tower Loan of Biloxi
Booneville	Easy Finance of Booneville, Inc.
	First National Loans
	First Family Financial Services, Inc.
	World Finance of Booneville, Inc.
Brookhaven	Allstate Enterprises, Inc.
	Commercial Credit Corporation
	Credit Center of Broohaven, Inc.
	First Family Financial Services, Inc.
	Loans Inc. of Brookhaven
	Republic Finance, Inc.
Bruce	Calhoun County Finance Company
Canton	Easy Finance Company
	First Family Financial Services, Inc.
	State Financial Services, Inc.
	Tower Loan of Mississippi, Inc.
Carthage	Atco Company Inc. of Carthage
	Family Budget Service, Inc.
	Tower Loan of Mississippi,Inc.
Charleston	Criswell Finance Company
Clarksdale	City Finance Company of Mississippi, Inc.
	First Family Financial Services, Inc.
	Hartford Financial Services, Inc.
	Third National Loans
Cleveland	Allstate Enterprises, Inc.
	Beneficial Finance Co.
	City Finance Company of Mississippi, Inc.
	Defenbaugh & Company, Inc.
	First Family Financial Services, Inc.
Clinton	Credit Center of Clinton
Collins	Dixieland Finance, Inc.
	Service Finance Corporation
Columbia	Credit Loans, Inc.
	First Family Financial Services, Inc.
	Fleet Finance, Inc.
	Republic Finance, Inc.
	Service Finance Corporation
Columbus	Aetna Finance Company
	Allstate Enterprises, Inc.
	BarclaysAmerican/Financial, Inc.
	Beneficial Finance Co.
	Commercial Credit Corporation
	Fleet Finance, Inc.
	Loans, Inc. of Columbus
	Personal Finance Company
	Public Finance Company

	Security Mutual Finance Corporation
	United Companies Mortgage
	World Finance of Columbus, Inc.
Corinth	Allstate Enterprises, Inc.
	City Finance Company of Mississippi, Inc.
	Commercial Credit Corporation
	First Family Financial Services, Inc.
	1st State Loans of Corinth
	Personal Finance Company
	Treasurer Loans, Inc. (2)
Crystal Springs	Sun Finance Corporation
	Sunburst Financial Services
DeKalb	Kemper Finance, Inc.
Drew	Tower Loan of Mississippi, Inc.
Durant	State Financial Services, Inc.
Ellisville	Tower Loan Brokers of Ellisville
Eupora	Personal Finance Company of Eupora
	Tower Loan of Mississippi, Inc.
Florence	Florence Mortgage Company, Inc.
Forest	First Family Financial Services, Inc.
	Modern Loan and Finance
	Tower Finance Company, Inc.
Fulton	City Finance Company of Mississippi, Inc.
	Ittawamba Loans, Inc.
	Personal Finance Coporation
Greenville	Aetna Finance Company
	Allstate Enterprises, Inc. (2)
	BarclaysAmerican/Financial, Inc.
	Beneficial Finance Co.
	C.I.T. Financial Services, Inc.
	City Finance Company of Mississippi, Inc.
	Commercial Credit Corporation
	Credithrift of America, Inc.
	Norwest Financial Mississippi, Inc.
	Gulfco Finance Company
	Service Finance Corporation
	Sunburst Financial Service
	United Companies Mortgage
Greenwood	City Finance Company of Mississippi, Inc.
	Commercial Credit Corporation
	First Family Financial Services, Inc.
	Mutual Credit Corporation
	Republic Finance, Inc.
	Sunflower County Finance, Inc.
	Tower Loan of Mississippi, Inc.
Grenada	Allied Credit Corporation of Mississippi
	C&F Financial Services
	Commercial Credit Corporation
	Defenbaugh Finance
	First Family Financial Services, Inc.
	Personal Finance Company
	Security Mutual Finance Corporation

Gulfport	**Aetna Finance Company**
	Allstate Discount & Credit Corp.
	Allstate Enterprises, Inc.
	Associates Financial Services Company
	Avco Financial Services
	C.I.T. Financial Services, Inc.
	Colonial Mortgage Company
	Commercial Credit Corporation
	Commercial Securities Company, Inc.
	Credit Center - Downtown
	Credit Center of Gulfport, Inc.
	Credithrift of America, Inc.
	Fleet Finance, Inc.
	Norwest Financial Mississippi, Inc.
	Fidelity Financial Services, Inc.
	FinanceAmerica Corporation
	First Bienville Finance Company
	First Consumer Financing Corporation
	First Guaranty Finance
	Gulfport Finance Company, Inc.
	Gulf South Mortgage, Inc.
	Harrison Financial Services, Inc.
	Household Finance Corporation
	Landmark Finance Corporation
	Loan Service of Gulfport, Inc.
	Mr. Money Finance Corporation
	Public Finance Corporation
	Pioneer Credit Company
	Republic Finance, Inc.
	Service Finance Corporation
	Sunbelt Financial Services
	Tower Loan of Mississippi, Inc.
	United Companies Mortgage
Hattiesburg	Aetna Finance Company
	Allstate Enterprises, Inc.
	BarclaysAmerican/Financial, Inc.
	Beneficial Finance Co.
	C&F Financial Services
	C.I.T. Financial Services, Inc.
	Commercial Credit Corporation
	Commercial Securities Company, Inc.
	Credit Center of Hattiesburg
	Credithrift of America, Inc.
	FinanceAmerica Corp.
	First Bienville Finance Company
	First Guaranty Finance, Inc.
	First Magnolia Credit, Inc.
	Geddie Financial Services, Inc.
	Hartford Finance Company
	Jet Finance Service, Inc.
	Landmark Financial Services of Mississippi
	Loans Inc. of Hattiesburg

	Realty Finance, Inc.
	Service Finance Corporation of Hattiesburg
	Tower Loan of Mississippi, Inc.
	United Companies Mortgage
Hazlehurst	Copiah Finance Company, Inc.
	First Family Financial Services, Inc.
Hernando	Third National Loans
Holly Springs	City Finance Company of Mississippi, Inc.
	First National Loans
	First Family Financial Services, Inc.
Houston	First Family Financial Services, Inc.
Indianola	City Finance Company of Mississippi, Inc.
	First Family Financial Services, Inc.
	Sunflower County Finance Company
Iuka	First Citizens Loans, Inc.
	Personal Finance Company of Iuka
Jackson	ABC Finance Company
	Aetna Finance Company (3)
	Allied Credit Corporation
	Allstate Enterprises, Inc. (5)
	Associates Financial Services
	BarclaysAmerican/Financial, Inc.
	Beneficial Finance Co.
	Blazer Financial Services, Inc.
	C&F Financial Services of Jackson, Inc.
	C.I.T. Financial Services, Inc.
	City Finance Company of Mississippi, Inc.
	Colonial Mortgage Company
	Commercial Credit Corporation
	Credit Center, Inc.
	Credithrift of America, Inc. (2)
	DAC Mortgage Company
	Fleet Finance, Inc.
	Fidelity Financial Services, inc.
	FinanceAmerica Corporation
	Finance One of Mississippi, Inc.
	First City Mortgage, Inc.
	First Fidelity Financial Services
	First Magnolia Credit, Inc.
	First Union Mortgage Corporation
	Ford Motor Credit Company
	Friendly Finance Company, Inc.
	Globe Finance Company, Inc.
	Gulfco Finance Company
	HAB-Co.
	Hartford Financial Services, Inc.
	Hinds Securities Company
	Insurance Premium Assistance Company
	Landmark Financial Services of Miss., Inc.
	M&F Financial Services, Inc.
	Mutual Finance, Inc.
	Norwest Financial Mississippi, Inc.
	Security Pacific Finance Corporation

	Public Finance Corporation
	Service Finance Corporation
	Shelter Financial Services, Inc.
	Sunbelt Financial Services
	Sun Finance Corporation
	Sunburst Financial Services (2)
	Tillman Finance Company
	Tower Loan of Mississippi, Inc. (3)
	United Companies Mortgage (2)
	White System of Jackson, Inc.
Kosciusko	First Family Financial Services, Inc.
	Industrial Finance Corporation
	Republic Finance of Mississippi, Inc.
	State Financial Services, Inc.
	Tower Loan of Mississippi, Inc.
Laurel	ABC Loans, Inc.
	Aetna Finance Company
	Allstate Enterprises, Inc. (2)
	Central Credit Corporation
	C.I.T. Financial Services, Inc.
	City Finance Company of Mississippi, Inc.
	Commerical Credit Corporation
	Credit Center of Laurel, Inc.
	Credit Center of South Laurel, Inc.
	Fleet Finance, Inc.
	Empire Finance Company
	Kay Investment Company
	Laurel Loans, Inc.
	Southern Finance, Inc.
	Tower Loan of Mississippi, Inc.
Leland	Defenbaugh & Company of Leland, Inc.
Lexington	Finance One of Mississippi, Inc.
Louisville	First Family Financial Services, Inc.
	Fleet Finance, Inc.
	Personal Finance Corporation
	Tower Loan of Mississippi, Inc.
	United Credit Corporation of Louisville
Lucedale	First Bienville Finance Company
	Singing River Mortgage Company, Inc.
Macon	Featherston Finance Company
	Crespino's
Magee	Allstate Enterprises, Inc.
	Empire Finance Corporation
	First Family Financial Services, Inc.
	Sun Finance Corporation of Magee
Magnolia	Lively Finance Company
McComb	Allstate Enterprises, Inc.
	C&F Financial Services
	Commercial Credit Corporation
	Credit Center of McComb, Inc.
	First Family Financial Services, Inc.
	Fleet Finance, Inc.
	Republic Finance, Inc.
	Summit Financial Services
	United Companies Mortgage

Meridian	Aetna Finance Company
	Allstate Enterprises, Inc.
	Beneficial Finance Co.
	Central Financial Services, Inc.
	C.I.T. Financial Services, Inc.
	Commercial Credit Corporation
	Credit Center of Meridian, Inc.
	Credithrift of America, Inc.
	Family Budget Service, Inc.
	Fidelity Financial Services, Inc.
	First Family Financial Services, Inc.
	Franklin Finance Corporation
	Guaranty Finance, Inc.
	Imperial Finance Corporation
	King Loan Service, Inc.
	Landmark Financial Services of Mississippi Loans, Inc.
	Metro Loan Corporation
	Money, Inc.
	Public Finance Corporation
	Queen City Finance Corp.
	Town Finance Corporation
	United Companies Mortgage
	United Credit Corporation
	White System of Meridian, Inc.
	World Finance of Meridian, Inc.
Morton	Capitol Finance Company
	Morton Finance Company, Inc.
Moss Point	Delwood Finance, Inc.
	First Family Financial Services, Inc.
Natchez	Aetna Finance Company
	Allstate Enterprises, Inc.
	Associates Financial Services Company
	Beneficial Finance Co.
	C.I.T. Financial Services, Inc.
	Credit Center of Natchez, Inc.
	Credithrift of American, Inc.
	FinanceAmerica Corporation
	First Fidelity Financial Service
	First Family Financial Services, Inc.
	Hartford Financial Services, Inc.
	Service Finance Corporation
Nettleton	Personal Finance Corporation
New Albany	First Family Financial Services, Inc.
	Third National Loans
	New Albany Finance
	Personal Finance Company
	Republic Finance, Inc.
Newton	First Family Financial Services, Inc.
	Tower Finance Company, Inc.
Ocean Springs	Coast Financial Services, Inc.
	Security Financial Services, Inc.
Okolona	City Finance Company of Mississippi, Inc.

Olive Branch	City Finance Company of Mississippi, Inc.
	Personal Finance Company
Oxford	Allied Credit Corporation
	City Finance Company of Mississippi, Inc.
	Commercial Credit Corporation
	First Dollar Finance, Inc.
	First Family Financial Services, Inc.
	Oxford Loan & Finance Company
	Third National Loans
	Tower Loan of Oxford
Pascagoula	Aetna Finance Company
	Allstate Enterprises, Inc. (2)
	Associates Financial Services Company
	Beneficial Finance Co.
	C.I.T. Financial Services, Inc.
	Commercial Credit Corporation
	Commercial Securities Company
	Credit Center of Pascagoula, Inc.
	Fidelity Financial Services, Inc.
	First Mississippi Credit Corporation
	Fleet Finance, Inc.
	Home Mortgage Company, Inc.
	Household Finance Corporation of Biloxi
	Landmark Financial Services
	Mortgage Investment Service Corporation
	Public Finance Corporation
	Tower Loan of Mississippi, Inc.
Pearl	Allstate Enterprises, Inc.
	Central Credit Corporation
	Credit Center, Inc.
	Family Budget Service
	FinanceAmerica Corporation
	First Family Financial Services Inc.
	Fontan Financial Services, Inc.
	Hoover Finance Company, Inc.
	Loan Service of Pearl, Inc.
	Sunburst Financial Services, Inc.
	Tillman Finance Company
	Tower Loan of Mississippi, Inc.
Petal	Credit Center of Petal
Philadelphia	City Finance Company of Mississippi, Inc.
	First Family Financial Services, Inc.
	Philadelphia Finance Corporation
	Talley Finance Company
	Tower Loan of Mississippi, Inc.
Picayune	Allstate Enterprises, Inc.
	FinanceAmerica Corporation
	First Magnolia Credit, Inc.
	First Family Financial Services, Inc.
	Service Finance Corporation
	Tower Loan of Mississippi, Inc.
Pontotoc	Peoples Finance Company
	Personal Finance Company
	Pontotoc Finance

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Bank of Water Valley Water Valley		Bank of Coffeeville Coffeeville	Downtown Branch Office Water Valley
The Mechanics Savings Bank of Water Valley Water Valley			Jeff Davis Branch Office Water Valley The Mechanics Savings Bank Drive-In Teller Window Water Valley
First State Bank Waynesboro	Bank of Leakesville Leakesville	Buckatunna Branch Office Buckatunna Clara Branch Office Clara Multi Mart Branch Office Lucedale State Line Branch Office State Line	Northside Mini Bank Waynesboro

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
The Bank of Webb Webb			
Bank of Wiggins Wiggins		South Wiggins Branch Office Wiggins	
Bank of Winona Winona			Highway 15 Drive-In Winona
Merchants and Farmers Bank of Winona Winona	Vaiden	Carroll County Bank of Winona Drive-In	Merchants and Farmers Bank Winona
Commercial Bank Woodville			
Bank of Yazoo City Yazoo City		Lintonia Branch Office Yazoo City	

Port Gibson	Port Gibson Finance Company, Inc.
Prentiss	Haynes Finance Corporation
	Service Finance Corporation
	Stamps Guaranty Company
	Quitman Central Financial Services, Inc.
	Empire Finance Corporation
	Money, Inc.
	Quitman Financial Corp.
Richland	Land Loans, Ltd.
Ripley	Capitol Loans of Ripley, Inc.
	City Finance Company of Mississippi, Inc.
	Personal Finance Company
Sardis	Tower Loan of Mississippi, Inc.
Senatobia	City Finance Company of Mississippi, Inc.
	First National Loans
	First Family Financial Services, Inc.
	Massey Loans, Inc.
	Tower Loan
Southaven	Blazer Financial Services, Inc.
	City Finance Company of Mississippi, Inc.
	Commercial Credit Corporation
	Norwest Financial Mississippi, Inc.
	FinanceAmerica Corporation
	Finance One of Mississippi, Inc.
	Personal Finance Corporation
	Pioneer Credit Company
	Third National Loans
Starkville	Allstate Enterprises, Inc.
	City Finance Company of Mississippi, Inc.
	Commerical Credit Corporation
	First Family Financial Services, Inc.
	Personal Finance Company
	World Finance
Tunica	Tunica Lona Co., Inc.
Tupelo	Aetna Finance Company
	Allstate Enterprises, Inc. (2)
	BESWA Finance, Inc. (2)
	C.I.T. Financial Services, Inc.
	City Finance Company of Mississippi, Inc.
	Commerical Credit Corporation
	Credithrift of America, Inc.
	East Heights Finance, Inc.
	Easy Finance of Tupelo, Inc.
	FinanceAmerica Corporation
	First Family Financial Services, Inc.
	First National Loans of Tupelo
	Fleet Finance, Inc.
	North Mississippi Finance Company
	Personal Finance Company (2)
	Public Finance Corporation
	Republic Finance, Inc.
	Security Mutual Finance Corporation
	Tombigbee Finance Company, Inc.

	Treasurer Loans, Inc.
	United Companies of Tupelo
Union	Union Finance Company, Inc.
Verona	Citizens Finance of Vernona
Vicksburg	Aetna Finance Company
	Allstate Enterprises, Inc.
	Battlefield Finance, Inc.
	City Finance Company of Mississippi, Inc.
	Commerical Credit Corporation
	Credit Center of Vicksburg, Inc.
	Fleet Finance, Inc.
	The Tower Corporation
	Tower Loan of Mississippi, Inc.
Walnut Grove	South Leake Loans
Water Valley	City Finance Company
	Gulfco Finance Company
Waynesboro	Central Credit Corporation
	Central Financial Services, Inc.
	First Family Financial Services, Inc.
	Public Finance Corporation
	Tower Loan Brokers of Waynesboro
West Point	City Finance Company of Mississippi, Inc.
	First Family Financial Services, Inc.
	Personal Finance Company
	Pioneer Credit Company
	Republic Finance of Mississippi
	West Point Finance Company, Inc.
Wiggins	Empire Finance Company
Winona	Fidelity Underwriters, Inc.
	First Family Financial Services, Inc.
	Mid-State Loan Company
Yazoo City	City Finance Company of Mississippi, Inc.
	First Family Financial Services, Inc.
	Tower Loan of Mississippi, Inc.

STATE CREDIT UNIONS

Statement of Financial Condition as of December 31, 1984

ASSETS	
Real Estate Loans (First lien - to members)	5,397,800
Loans to Members	71,689,400
Total Loans	77,087,200
Allowance for Loan Losses	(653,900)
Cash (Petty cash, change funds, checking accounts, etc.)	2,504,700
U.S. Government Obligations (Treasury Bills, Bonds & Notes)	551,400
Federal Agency Securities (GNMAs, FNMAs, SBAs, etc.)	1,463,900
Corporate Central Credit Unions (Shares, deposits & certificates)	4,598,500
Commercial Banks (Passbook accounts, time deposits & certificates)	7,091,400
Savings & Loans and Mutual Savings Banks (Passbook accounts, certificates)	10,248,600
Credit Unions (Shares, deposits, certificates in other than corporate central credit unions)	167,100
Loans to Credit Unions	50,000
Other Investments	649,600
Allowance for Investment Losses	(12,300)
Land & Building (Net of depreciation)	1,758,700
Other Fixed Assets	215,900
Other Assets	265,800
Total Assets	105,986,600
Promissory Notes (Certificates of indebtedness to individuals)	4,200
Other Notes Payable and Interest on Notes Payable	304,700
Accounts Payable	61,900
Interest Payable on Deposits (Accrued and/or undistributed)	170,100
Accrued Dividends Payable on Shares (Declared but not posted to member accts.)	1,173,400
Other Liabilities (All liabilities NOT included above)	159,600
Share Certificates	26,183,400
Share Drafts	1,982,500
IRA/KEOGH & Retirement Accounts	3,110,100
All Other Shares (Regular shares, passbook)	63,295,500
Total Shares	94,571,500
Member Deposits	232,000
Total Shares & Deposits	94,803,500
Regular Reserve (State and/or NCUA statutory (legal) or irrevocable reserve)	4,276,700
Investment Valuation Reserve	52,500
Other Reserves (All other reserve accounts)	1,940,700
Undivided Earnings (After all closing entries)	3,039,300
Total Liabilities & Equity	105,986,600

OPERATING STATEMENT

INCOME	
Interest on Loans (Gross) (Income before interest refunds)	9,634,300
(Less) Interest Refunded	(12,900)
Income from Investments	2,778,900
Other Operating Income	605,300
Total Gross Income	13,005,600
EXPENSES	
Employee Compensation	1,466,100
Employee Benefits	250,700
Travel and Conference Expense	150,100
Association Dues	105,900
Office Occupancy Expense	84,100
Office Operations Expense	495,300
Educational and Promotional Expenses	61,400
Loan Servicing Expense	75,100
Professional and Outside Services	256,900
Provision for Loan Losses	57,700
Member Insurance	479,200
Operating Fees	58,100
Cash Over and Short	1,000
Interest on Borrowed Money	9,900
Annual Meeting Expense	25,200
Miscellaneous Operating Expenses	547,300
Total Operating Expenses	4,124,000

Allocation of Net Income (Loss) Jan. 1, 1984 - Dec. 31, 1984

Income (Loss) From Operations Before Dividends	8,881,600
Gain (Loss) on Investments	1,800
Gain (Loss) on Disposition of Fixed Assets	(1,800)
Other Non-Operating Income (Expense)	70,100
Total Net Income (Loss) Dividends and/or Interest on Deposits	8,951,700

Non-Operating Gains or Losses Jan. 1, 1984 - Dec. 31, 1984

Dividends on Shares	5,792,700
Interest on Deposits	1,096,500
Net Reserve Transfer	853,00
Net Income (Net transfer to Undivided Earnings)	1,209,500

CREDIT UNIONS CONDUCTING BUSINESS WITHIN THE STATE OF MISSISSIPPI UNDER PROVISIONS OF SECTIONS 81-31-1, et seq., Mississippi Code of 1972
December 31, 1984

Biloxi	Biloxi Municipal Credit Union	$ 1,758,698
Canton	M.F.I. Credit Union	101,696
Clarksdale	Stephens-Adamson Employees Credit Union	117,113
Cleveland	Cleveland Government Employees Credit Union	14,464
Clinton	Mississippi College Employees Credit Union	296,566
Coffeeville	North Mississippi Methodist Credit Union	566,259
Ellisville	Ellisville State School Employees Credit Union	633,866
Ellisville	Jones E & M Credit Union	339,606
Greenville	Engineers Credit Union	189,001
Gulfport	Gulfport CBC Credit Union	4,581,790
Gulfport	MISPOCO Employees Credit Union	260,454
Hattiesburg	Hattiesburg Federal Employees Credit Union	515,493
Hattiesburg	Murray Envelope Employees Credit Union	196,413
Hattiesburg	South Mississippi Home Health Credit Union	204,459
Hattiesburg	University of Southern Mississippi Credit Union	3,624,060
Horn Lake	Dover Elevator Credit Union	2,310,880
Indianola	Lewis Grocer Company Employees Credit Union	851,710
Jackson	Entex Mississippi Credit Union	462,784
Jackson	EPA Credit Union	2,700,605
Jackson	Ergon Companies Credit Union	192,618
Jackson	IBEW Local 480 Credit Union	532,629
Jackson	Industrial Employees Credit Union	4,075,855
Jackson	Jackson ACCO Credit Union	957,539
Jackson	Miss. Farm Bureau Employees Credit Union	1,776,552
Jackson	Mississippi Methodist Service Credit Union	654,531
Jackson	Mutual Benefit Fund Credit Union	425,152
Jackson	MVC Credit Union	251,489
Jackson	P B & F Credit Union	161,810
Jackson	Shippers Express Employees Credit Union	122,325
Jackson	Siemens-Allis Employees Credit Union	156,491
Jackson	State Offices Credit Union	2,017,768
Jackson	United Credit Service Credit Union	234,115
Jackson	University Medical Center Credit Union	2,796,900
Jackson	Valley Gas Employees Credit Union	5,127,214
Jackson	Vickers Employees Credit Union	2,809,084
Laurel	Jones County Postal Credit Union	782,906
Meridian	Meridian I.C.G. Credit Union	188,604
Meridian	Postal Credit Union	1,660,142
Mississippi State	Government Employees Credit Union	259,744
Moss Point	Moss Point Municipal Employees Credit Union	207,378
Natchez	Natchez-Adams Educators Credit Union	407,651
Newton	Esco Newton Employees Credit Union	435,413
Pascagoula	Ingalls Employes Credit Union	19,360,819
Pascagoula	Jackson County Federal Employees Credit Union	711,398
Pascagoula	J. C. Hospital System Employees Credit Union	1,441,195
Pearl	Pearl Municipal Credit Union	61,985
Picayune	Pearl River Public Employees Credit Union	103,407
Raymond	Hinds Junior College Credit Union	714,392
Redwood	Vickswood Credit Union	1,747,907
Rolling Fork	Sharkey-Issaquena Educators Credit Union	43,351
Tupelo	Delta International Credit Union	291,496
Vicksburg	Mutual Credit Union	30,605,772

Vicksburg	Vicksburg I C Credit Union	2,885,256
Vicksburg	Warren County Business & Professional Credit Union	128,729
Wesson	Potter Employees Credit Union	435,086
West Point	Bryan Packing Employees Credit Union	1,272,208
Yazoo City	St. Francis Community Credit Union	195,784
TOTAL		105,986,585

1984 - CREDIT UNION CHANGES

COLUMBUS

PCCG Credit Union
Merged with and into Columbus Municipal Federal Credit Union, Columbus, Mississippi, approved March 7, 1984, Charter canceled.

CRYSTAL SPRINGS

Kuhlman Electric Employees Credit Union
Merged with and into Industrial Employees Credit Union, Jackson, Mississippi, approved February 28, 1984, Charter canceled.

GULFPORT

Phillips Employees Credit Union
Merged with and into Gulfport CBC Credit Union, Gulfport, Mississippi, approved August 28, 1984. Charter canceled

TUPELO

Purnell Pride Credit Union
Voluntary dissolution, discontinued operations April 13, 1984.

TUPELO

Rockwell Employees Credit Union
Changed name to that of Delta International Employees Credit Union, approved June 20, 1984.

MOTOR VEHICLE SALES FINANCE LICENSEES

Under Motor Vehicle Sales Finance Act, Section 63-19-1, et seq.,
Mississippi Code of 1972

Amory	FinanceAmerica Industrial Plan, Inc.
Biloxi	BarclaysAmerican Financial, Inc. Ford Motor Credit Co. General Motors Acceptance Corp. Gulf Island Financial Corp. Mercury Finance Company Sawyer Motor Company
Columbus	BarclaysAmerican Financial, Inc. Security Mutual Finance Corp.
Corinth	City Finance Company
Greenville	BarclaysAmerican Financial, Inc. Credithrift of America Ford Motor Credit Co. TriState Finance
Greenwood	General Motors Acceptance Corp.
Grenada	Security Mutual Finance Corp.
Gulfport	FinanceAmerica Industrial Plan, Inc. Household Finance Corp.
Hattiesburg	Allstate Enterprises, Inc. BarclaysAmerican Financial, Inc. FinanceAmerica Industrial Plan, Inc. General Motors Acceptance Corp.
Indianola	Indianola Motor Company Inc. d/b/a IMCO Automobile Finance
Jackson	AM Credit Corp. VW Credit, Inc. Associates Commercial Corp. Avco Financial Service of US BarclaysAmerican Financial, Inc. Chrysler Credit Corp. CIT Financial Corp. Citicorp Acceptance Co., Inc. FinanceAmerica Industrial Plan, Inc. Ford Motor Credit Co. General Motors Acceptance Corp. Green Tree Acceptance Corp. Shelter Financial Services, Inc. M & M Auto Finance
Laurel	FinanceAmerica Industrial Plan, Inc.
McComb	Eisworth Finance, Inc.
Meadville	C & C Motors, Inc. Scarbrough Finance Corp.

Meridian	G & L Credit Corp. General Motors Acceptance Corp. Guaranty Finance, Inc. Household Finance Corp. Money, Inc.
Ocean Springs	Beck Enterprises, Inc.
Pascagoula	Household Finance Corporation
Picayune	Finance America Industrial Plan, Inc.
Senatobia	City Finance Company
Southaven	City Finance Co. of Mississippi, Inc. FinanceAmerica Industrial Plan, Inc.
Starkville	Allstate Enterprises, Inc.
Tupelo	FinanceAmerica Industrial Ford Motor Credit Company General Motors Acceptance Corporation Security Mutual Corporation
Atlanta, Georgia	Paccar Financial Corp.
Baton Rouge, Louisiana	Citicorp Acceptance Co. General Motors Acceptance Co.
Bellaire, Texas	General Electric Credit Corp.
Buchanan, Michigan	Clark Equipment Credit Corp.
Columbus, Ohio	Nationwide Consumer Service, Inc.
Deerfield, Illinois	Deutsche Credit Corp.
Jackson, Tennessee	BarclaysAmerican Financial, Inc.
Memphis, Tennessee	AM Credit Corp. CIT Financial Services Corp. VW Credit, Inc. BarclaysAmerican Financial, Inc. Chrysler Credit Corp. Ford Motor Credit Co. General Electric Credit Corp. General Motors Acceptance Corp. International Harvester Credit Corp.
Metairie, Louisiana	General Motors Acceptance Corp.
Mobile, Alabama	AM Credit Corp. VW Credit, Inc, Chrysler Credit Corp.
New Orleans, Louisiana	General Motors Acceptance Corp. (2)
Tuscaloosa, Alabama	Household Finance Corp.

SALE OF CHECKS LICENSEES

Licensed under Sale of Checks Act, Section 75-15-1, et seq., Mississippi Code of 1972.

December 31, 1984

Atlanta, Ga.	Munford, Inc.
Chicago, Ill.	CitiCorp Services, Inc.
Dallas, Tex.	Associates Financial Services, Inc. Republic Money Orders, Inc.
Fulton, Miss.	Roy Murl Walker
Glen Burnie, Md.	Federal Express Services Corporation
Hazlehurst, Ms.	Hart's Shopworth Food Store
Houston, Tex.	National Money Orders, Inc.
Minneapolis, Minn.	Travelers Express Company, Inc.
Mobile, Alabama	Mobile Check Exchange, Inc.
New York, N.Y.	American Express Travel Related Services Company, Inc. Barclay's Bank Travelers Cheques Chase Manhattan Corporation CitiCorp Travelers Cheque Associates, Ltd.
New Orleans, La.	K & B Money Order Corporation
San Francisco, Calif.	BA Cheque Corporation
	BankAmerica Corporation